S3121-1-4

COMMONWEALTH OF KENTUCKY

ANNUAL REPORT

THOMAS B. MILLER
COMMISSIONER

KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS

JUNE 30, 1986

MARTHA LAYNE COLLINS
GOVERNOR

Paid for from State Funds

DEPARTMENT OF FINANCIAL INSTITUTIONS
FRANKFORT, KENTUCKY 40601

OFFICE OF THE
COMMISSIONER

911 LEAWOOD DRIVE
TELE. 502/564-3390

December 1, 1986

The Honorable Martha Layne Collins
Governor, Commonwealth of Kentucky
The Capitol
Frankfort, Kentucky 40601

Dear Governor Collins:

It is with pleasure that I respectfully submit to you the Annual Report of the Kentucky Department of Financial Institutions. This report is for fiscal year 1985-1986.

Very truly yours,

Thomas B. Miller

Thomas B. Miller
Commissioner
Department of Financial Institutions

TBM:krd

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COMMISSIONERS OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

	COMMISSIONER	GOVERNOR
1912	Thomas J. Smith	James B. McCreary
1916*	George G. Speer	Augustus O. Stanley
1920*	James Lewis	Edwin P. Morrow
1924*	Charles E. Marvin	William J. Fields
1928*	O. S. Denny	Flem D. Samson
1934	J. R. Dorman	Ruby Laffoon
1936	Hiram Wilhoit	A. B. Chandler
1944	Hilliard H. Smith	Simeon S. Willis
1948	H. H. Carter	Earle C. Clements
1955	R. E. Glenn	Lawrence W. Wetherby
1956	S. Albert Phillips	A. B. Chandler
1958	Earle B. Combs	A. B. Chandler
1960	H. A. Rogers	Bert Combs
1965	G. D. Beach	Edward Breathitt
1968	E. G. Adams	Louie Nunn
1971	Lenvil R. Hall	Louie Nunn
1973	Howard T. Salee	Wendell H. Ford
1976	John L. Williams	Julian M. Carroll
1981	Randall L. Atkisson	John Y. Brown
1982	Morris R. Smith	John Y. Brown
1983	Leonard B. Marshall	John Y. Brown
1984	Ballard W. Cassady, Jr.	Martha Layne Collins
1986	Thomas B. Miller	Martha Layne Collins

* - Approximate Year of Appointment

COMMONWEALTH OF KENTUCKY
DEPARTMENT OF FINANCIAL INSTITUTIONS
EXECUTIVE STAFF

COMMISSIONER
Thomas B. Miller

EXECUTIVE ASSISTANT
Wanda S. Harrod

DEPUTY COMMISSIONER & GENERAL COUNSEL
James M. Baker

DEPARTMENTAL ATTORNEY
J. Rick Jones

DIRECTOR, DIVISION OF BANKING
Jan R. Smith

DIRECTOR, DIVISION OF GENERAL ADMINISTRATION
Nicholas G. Piacsek

DIRECTOR, DIVISION OF SECURITIES
Ronda S. Paul

DIRECTOR, DIVISION OF THRIFT INSTITUTIONS
Ella F. Robinson

FINANCIAL INSTITUTIONS BOARD

	TERM EXPIRES:
Thomas B. Miller (Chairman) Commissioner Department of Financial Institutions Frankfort	
Ronald D. Adams, President Madisonville Public-at-Large Representative	October 10, 1989
J. Glenn Babb Hopkinsville Banking Industry Representative	October 10, 1988
Robert M. Duncan Inez Banking Industry Representative	October 10, 1988
Robert L. Hall Elizabethtown Public-at-Large Representative	October 10, 1988
Larry N. Hatfield Fort Thomas Savings & Loan Industry Representative	October 10, 1987
Carl R. Page Louisville Banking Industry Representative	October 10, 1988
Zack C. Saufley, President Frankfort Banking Industry Representative	October 10, 1988
Luther B. Spence Lexington Consumer Finance/Industrial Loan Industry Representative	October 10, 1990

Willene Thomas Fancy Farm Credit Union Industry Representative	October 10, 1990
Albert J. Warner Louisville Securities Industry Representative	October 10, 1987
Sue Teegarden Cold Spring Public-at-Large Representative	October 10, 1989

TERM EXPIRED:

Edwin F. Schaeffer, Jr. Lexington Consumer Finance/Industrial Loan Industry Representative	October 10, 1986

KENTUCKY GENERAL ASSEMBLY
1987-88
SENATE BANKING AND INSURANCE COMMITTEE

Senator Pat M. McCuiston, Chairman
Pembroke

Senator Helen Garrett
Paducah

Senator Charles Gregory Higdon
Fancy Farm

Senator W. L. Quinlan
Louisville

Senator John D. Rogers
Somerset

Senator Gus Sheehan, Jr.
Covington

Senator Joe Lane Travis
Glasgow

KENTUCKY GENERAL ASSEMBLY
1987-88
HOUSE BANKING AND INSURANCE COMMITTEE

Representative James E. Bruce, Chairman
Hopkinsville

Representative Jon Ackerson
Jeffersontown

Representative Bill Ark
Hodgenville

Representative Gerta Bendl
Louisville

Representative Ward Burnette
Fulton

Representative L. E. Cline
Olive Hill

Representative Herbert Deskins, Jr.
Pikeville

Representative Louie Guenthner, Jr.
Louisville

Representative Benny Handy
Louisville

Representative Albert Jones
Paducah

Representative Jerry Lundergan
Lexington

Representative Joseph U. Meyer
Covington

Representative H. Ramsey Morris, Jr.
Hopkinsville

Representative Raymond Overstreet
Liberty

Representative Paul W. Richardson
Winchester

Representative Billy Ray Smith
Bowling Green

Representative Lawson Walker
Villa Hills

TRADE ASSOCIATIONS RELEVANT TO THE DEPARTMENT OF FINANCIAL INSTITUTIONS

Independent Community Bankers Association of Kentucky
P. O. Box 577
Hardinsburg, KY 40143

Contact: Early H. Perry
Executive Director

Telephone: (502) 756-2166

Kentucky Bankers Association
600 Portland Building
Second & Broadway
Louisville, KY 40202

Contact: Ballard W. Cassady, Jr.
Executive Director

Telephone: (502) 582-2453

Kentucky Bank Management Institute Corporation
Western Kentucky University
1536 State Street
Bowling Green, KY 42101

Contact: Clayton Riley
Executive Director

Telephone (502) 745-4138

Kentucky Credit Union League
3615 Newburg Road, Box 18345
Louisville, KY 40218

Contact: Norman D. Asher
President

Telephone (502) 459-8023

Kentucky League of Savings Institutions, Inc.
P. O. Box 559
Frankfort, KY 40602

Contact: John R. Rhorer
President & Executive Director

Telephone (502) 223-3148

National Association of Bank Women, Inc.

Contact: Marcheta T. Blackburn
State Council President
The First National Bank of Pikeville
334 Main St., Box 1002
Pikeville, KY 41501 Telephone (606) 437-6247

National Association of Securities Dealers

Contact: Jim Stone
Hilliard & Lyons
545 S. 3rd St.
Louisville, KY 40202 Telephone (502) 588-8423

Mortgage Bankers Association of Kentucky
P. O. Box 13013
Lexington, KY 40512

Contact: Wayne Thompson Telephone: (606) 276-4322
President

Addendum to Page 18

Kentucky Consumer Finance Association
First National Building, Suite 1204
167 West Main Street
Lexington, KY 40507

Contact: Carroll L. Horton **Telephone: (606) 255-0287**
Executive Vice President

EXPENDITURES
DEPARTMENT OF FINANCIAL INSTITUTIONS

For the Fiscal Year Ending June 30, 1986

Salaries and Wages	$	1,796,432.42
Seasonal Wages		8,729.08
Boards & Commissions		3,475.15
Employer's FICA		122,806.24
Employer's Retirement		128,100.05
Employer's Health Insurance		44,540.18
Life Insurance		850.50
Workers' Compensation		2,073.00
Employee Training		15,574.65
Bonds on Employees		175.34
Legal Services		2,095.14
Miscellaneous Services		11,185.56
Total Personal Services	**$**	**2,136,037.41**
Electricity		9,847.70
Water & Sewage		690.37
Rental of Building		40,000.26
Rental of Other Space		294.60
Rental of Equipment		2,009.87
Copy Machine Rental		22,816.26
State Car Rental		18,140.23
Airplane Charter		4,887.22
Other Rentals		5,655.83
Maintenance of Building		627.50
Maintenance of Equipment		24,635.87
Computer Maintenance		116.11
Postage and Express Delivery		13,318.01
Freight		62.00
Printing by State		7,073.40
Printing by Vendor		3,325.63
Laundry and Cleaning		1,263.79
Insurance Premiums		1,038.00
Refuse Collections		716.50
Telephone Charges		4,518.01
Computer Charges		15,324.19
Information Systems Services		0.00
Office Supplies		15,687.31
Janitorial Supplies		462.50

Photographic Supplies		101.26
Furniture & Equipment (less than $300)		7,708.32
Law Books		35.94
Books for Department Regerence		12,415.58
In-State Travel		272,315.87
Out-of-State Travel		31,729.06
Travel for Non-State Employees		0.00
Dues & Subscriptions		19,284.46
Total Operating Expenses	$	**595,469.31**
Furniture & Equipment (over $300)		66,120.15
Furn. & Equip. on Lse/Purch.		0.00
Total Capital Outlay	$	**66,120.15**
Total Expenses	$	**2,797,626.87**

COMMONWEALTH OF KENTUCKY

SEVENTY-FOURTH ANNUAL BANK REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1986

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF BANKING

(As of June 30, 1986)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Jan R. Smith

REVIEW EXAMINERS
Timothy R. Meador, Jr.
Ken Pennington

ADMINISTRATIVE SPECIALIST
Susan E. Cardwell

DISTRICT MANAGERS
Charles M. Haines
Walter J. Hartsfield
Charles E. Hudson
J. Stephen Owens
Robert R. Ryan

INVESTIGATOR
Perry R. Miller

FINANCIAL INSTITUTIONS EXAMINERS

Danny D. Beyer
Barry E. Billingsley
Warren Blackburn
Joel V. Boone
Robert S. Bullock
Tracy L. Burton
Austin S. Carroll
Stuart W. Coats
Michael Cochran
James E. Coleman
David O. Coyle, Jr.
Nuel F. Crabtree
Anita L. Forman
Thomas O. Grassham
JoJuana L. Greene
Inez M. Hamilton
Charles E. Hendricks
Janet M. Hicks
Maurice E. Hunter
Jerry D. Inman
Jeffrey A. Marshall
Billie R. McQuerry
Mary C. Muth
Robert W. Netherton
Betina G. Pierce
Charles R. Risinger
Steven K. Singleton
Elizabeth J. Waddell
Frederick P. Welch
Edmond F. Wilford
Michael D. Wilson

CONDENSED STATEMENT OF CONDITION OF 256 STATE-CHARTERED BANKS AND COMBINED BANKS AND TRUST COMPANIES AS OF JUNE 30, 1986

ASSETS

1. Cash and Balances Due from Depository Institutions:		
a. Noninterest-bearing balances and currency and coin		$ 1,031,148
b. Interest-bearing balances		418,447
2. Securities		4,943,039
3. Federal Funds Sold and Securities Purchased Under Agreement to Resell		1,358,791
4. Loans and Lease Financing Receivables:		
a. Loans and Leases, net of Unearned Income	$9,574,551	
b. Less: Allowance for Loan and Lease Loss	128,451	
d. Loans and Leases, Net of Unearned and Allowances		9,446,100
5. Assets Held in Trading Accounts		25,669
6. Premises and Fixed Assets (including capitalized leases)		264,890
7. Other Real Estate Owned		37,497
8. Investments in Unconsolidated Subsidiaries and Affiliates		558
9. Customers' Liability to this Bank on Acceptances Outstanding		1,316
10. Intangible Assets		7,603
11. Other Assets		334,673
TOTAL ASSETS		**$ 17,869,731**

LIABILITIES

13. Deposits		$ 14,566,480
a. Noninterest bearing	$2,699,903	
b. Interest bearing	11,657,328	
c. Foreign deposits (total)	209,249	
14. Federal Funds Purchased and Securities Sold Under Agreements to Repurchase		1,201,214
15. Demand Notes Issued to U.S. Treasury		123,662
16. Other Borrowed Money		166,838
17. Mortgage Indebtedness and Obligations under Capitalized Leases		5,838
18. Bank's Liability on Acceptances Executed and Outstanding		1,316
19. Notes and Debentures Subordinated to Deposits		8,340
20. Other Liabilities		256,390
TOTAL LIABILITIES		**$ 16,097,350**

EQUITY CAPITAL

23. Preferred Stock	$	7699
24. Common Stock		180,041
25. Surplus		555,075
26. Undivided Profits and Capital Reserves		796,838
28. Total Equity Capital		1,526,515
TOTAL LIABILITIES AND EQUITY CAPITAL	**$**	**17,869,731**

COMPARATIVE STATEMENT OF ASSETS OF STATE-CHARTERED BANKS

Total Resources September 4, 1912	$ 110,096,102.83
Total Resources September 3, 1913	112,556,338.09
Total Resources September 12, 1914	110,516,100.67
Total Resources November 10, 1915	110,068,034.26
Total Resources August 17, 1916	120,217,111.75
Total Resources September 7, 1917	152,490,422.93
Total Resources September 5, 1918	175,361,452.29
Total Resources September 5, 1919	213,365,256.47
Total Resources September 13, 1920	227,231,768.46
Total Resources June 30, 1921	220,117,518.15
Total Resources June 30, 1922	222,284,937.92
Total Resources June 30, 1923	257,447,342.36
Total Resources June 30, 1924	260,394,024.52
Total Resources June 30, 1925	269,730,816.68
Total Resources June 30, 1926	278,619,057.34
Total Resources June 30, 1927	308,521,323.67
Total Resources June 30, 1928	341,300,174.09
Total Resources June 30, 1929	385,559,868.28
Total Resources June 30, 1930	364,849,233.33
Total Resources June 30, 1931	295,881,257.76
Total Resources June 30, 1932	248,031,078.12
Total Resources June 30, 1933	231,577,905.49
Total Resources June 30, 1934	239,624,124.68
Total Resources June 30, 1935	229,781,437.48
Total Resources June 30, 1936	250,997,016.66
Total Resources June 30, 1937	270,699,778.60
Total Resources June 30, 1938	252,251,968.59
Total Resources June 30, 1939	266,594,369.49
Total Resources June 30, 1940	273,977,674.22
Total Resources June 30, 1941	297,360,610.22
Total Resources June 30, 1942	340,903,872.17
Total Resources June 30, 1943	477,658,367.10
Total Resources June 30, 1944	578,775,786.77
Total Resources June 30, 1945	904,485,435.10
Total Resources June 30, 1946	941,787,755.13
Total Resources June 30, 1947	898,858,508.44
Total Resources June 30, 1948	932,808,480.54
Total Resources June 30, 1949	933,714,814.70
Total Resources June 30, 1950	953,843,874.72

Total Resources June 30, 1951	1,002,285,106.04
Total Resources June 30, 1952	1,081,217,820.20
Total Resources June 30, 1953	1,125,336,205.82
Total Resources June 30, 1954	1,167,432,270.01
Total Resources June 30, 1955	1,211,811,536.25
Total Resources June 30, 1956	1,220,534,082.10
Total Resources June 30, 1957	1,294,391,352.88
Total Resources June 30, 1958	1,383,757,204.28
Total Resources June 30, 1959	1,402,074,237.64
Total Resources June 30, 1960	1,439,285,742.07
Total Resources June 30, 1961	1,416,812,042.56
Total Resources June 30, 1962	1,539,385,203.23
Total Resources June 30, 1963	1,682,807,021.85
Total Resources June 30, 1964	1,798,326,242.98
Total Resources June 30, 1965	1,932,620,428.05
Total Resources June 30, 1966	2,157,183,512.81
Total Resources June 30, 1967	2,490,156,359.19
Total Resources June 30, 1968	2,703,101,033.03
Total Resources June 30, 1969	3,067,136,736.70
Total Resources June 30, 1970	3,259,015,862.86
Total Resources June 30, 1971	3,793,329,845.00
Total Resources June 30, 1972	4,277,132,990.00
Total Resources June 30, 1973	4,973,878,479.44
Total Resources June 30, 1974	5,696,240,528.60
Total Resources June 30, 1975	6,300,190,296.19
Total Resources June 30, 1976	6,550,032,000.00
Total Resources June 30, 1977	7,431,081,000.00
Total Resources June 30, 1978	8,371,752,000.00
Total Resources June 30, 1979	9,507,372,000.00
Total Resources June 30, 1980	10,700,084,000.00
Total Resources June 30, 1981	11,968,250,000.00
Total Resources June 30, 1982	12,878,728,000.00
Total Resources June 30, 1983	13,724,157,000.00
Total Resources June 30, 1984	15,171,523,000.00
Total Resources June 30, 1985	16,448,822,000.00
Total Resources June 30, 1986	17,869,731,000.00

BANKS CHARTERED, CLOSED, CONVERSIONS, BANKS AUTHORIZED TO CHANGE NAME AND MERGERS

CHARTERED

6-26-86 River City Bank, Inc., Louisville, Kentucky

6-30-86 Central Trust Company, Boone County, Union, Kentucky

CLOSED

6-26-86 Union Deposit Bank, Union, Kentucky "Closed" by Order of the Commissioner

CONVERSION

7-19-85 Deposit Bank & Trust Company, Pleasureville, Kentucky converted to a branch of Republic Savings Bank, Benton, Kentucky.

CONVERSION AND CHANGE IN NAME

11-13-85 First Hardin National Bank, Elizabethtown, Kentucky converted from a national charter to a state charter changing the name of the bank to Citizens Fidelity Bank and Trust Company Hardin County, Elizabethtown, Kentucky.

CHANGE IN NAME

12-16-85 The Winchester Bank, Winchester, Kentucky changed the name of the bank to Citizens Fidelity Bank & Trust Company Winchester, Winchester, Kentucky.

2-19-86 Peoples Bank, Bagdad, Kentucky changed the name of the bank to Republic Bank of Shelby County, Bagdad, Kentucky.

2-28-86 First Bank and Trust Company, Ashland, Kentucky changed the name of the bank to First American Bank, Ashland, Kentucky.

3-25-86 Covington Trust & Banking Company, Covington, Kentucky changed the name of the bank to Huntington Bank of Kenton County, Inc., Covington, Kentucky.

4-10-86 Citizens Bank of Elizabethtown, Inc., Elizabethtown, Kentucky changed the name of the bank to First Citizens Bank, Hardin County, Inc., Elizabethtown, Kentucky.

4-17-86 Bank of Oldham County, LaGrange, Kentucky changed the name of the bank to Citizens Fidelity Bank and Trust Company of Oldham County, LaGrange, Kentucky.

5-14-86 The Peoples Bank, Shepherdsville, Kentucky changed the name of the bank to The Peoples Bank of Bullitt County, Shepherdsville, Kentucky.

MERGERS

7-31-85 The First State Bank, Eubank, Kentucky and the Bank of Somerset, Somerset, Kentucky merged into the Cumberland Security Bank, Inc., Somerset, Kentucky.

11-15-85 The Old Bank, Perryville, Kentucky merged into the Bank of Danville, Danville, Kentucky.

5-19-86 Second National Bank, Lexington, Kentucky and Bank of Commerce, Lexington, Kentucky merged into Commerce National Bank, Lexington, Kentucky.

KENTUCKY STATE-CHARTERED BANKS AND TRUST COMPANIES

ADAIRVILLE BANKING COMPANY

Adairville (42202) — Logan County
Telephone: (502) 539-6551

CHIEF EXECUTIVE OFFICER: John Raines
TOTAL ASSETS: $9,787,000

BANK OF CLINTON COUNTY

Albany (42602) — Clinton County
Telephone: (606) 387-6611

CHIEF EXECUTIVE OFFICER: James T. Payton
TOTAL ASSETS: $13,606,000

CITIZENS BANK OF ALBANY

Albany (42602) — Clinton County
Telephone: (606) 387-6416

CHIEF EXECUTIVE OFFICER: N. L. Morgan, Jr.
TOTAL ASSETS: $46,820,000

NORTHERN KENTUCKY BANK & TRUST

Alexandria (41001) — Campbell County
Telephone: (606) 635-2144

CHIEF EXECUTIVE OFFICER: Michael J. Vank
TOTAL ASSETS: $50,496,000

CITIZENS DEPOSIT BANK OF ARLINGTON

Arlington (42021) — Carlisle County
Telephone: (502) 655-6921

CHIEF EXECUTIVE OFFICER: Ernest L. Williams
TOTAL ASSETS: $18,601,000

BANK OF ASHLAND, INC.

Ashland (41105) — Boyd County
Telephone: (606) 329-9797

CHIEF EXECUTIVE OFFICER: Paul W. Grumbles
TOTAL ASSETS: $75,480,000

FIRST AMERICAN BANK

Ashland (41105) — Boyd County
Telephone: (606) 329-2222

CHIEF EXECUTIVE OFFICER: P. J. Wonn, III
TOTAL ASSETS: $167,759,000

AUBURN BANKING COMPANY

Auburn (42206) — Logan County
Telephone: (502) 542-4185

CHIEF EXECUTIVE OFFICER: W. Glenn Tinsley
TOTAL ASSETS: $27,821,000

FARMERS LIBERTY BANK

Augusta (41002) — Bracken County
Telephone: (606) 756-2164

CHIEF EXECUTIVE OFFICER: N. A. Colvin
TOTAL ASSETS: $21,991,000

REPUBLIC BANK OF SHELBY COUNTY

Bagdad (40003) — Shelby County
Telephone: (502) 747-8957

CHIEF EXECUTIVE OFFICER: Lee Kinsolving
TOTAL ASSETS: $31,968,000

FARMERS BANK & TRUST COMPANY

Bardstown (40004) — Nelson County
Telephone: (502) 348-3911

CHIEF EXECUTIVE OFFICER: H. Lynn Ledford
TOTAL ASSETS: $78,411,000

WILSON & MUIR BANK & TRUST COMPANY

Bardstown (40004) — Nelson County
Telephone: (502) 348-5996

CHIEF EXECUTIVE OFFICER: R. E. Sutherland
TOTAL ASSETS: $71,753,000

BARDWELL DEPOSIT BANK

Bardwell (42023) — Carlisle County
Telephone: (502) 628-5463

CHIEF EXECUTIVE OFFICER: Joe L. Watson
TOTAL ASSETS: $27,988,000

PEOPLES EXCHANGE BANK

Beattyville (41311) — Lee County
Telephone: (606) 464-3631

CHIEF EXECUTIVE OFFICER: C. Beach, Jr.
TOTAL ASSETS: $60,125,000

BEAVER DAM DEPOSIT BANK, INC.

Beaver Dam (42320) — Ohio County
Telephone: (502) 274-9654

CHIEF EXECUTIVE OFFICER: Mrs. Pat B. Furgason
TOTAL ASSETS: $41,571,000

BEDFORD LOAN & DEPOSIT BANK

Bedford (40006) — Trimble County
Telephone: (502) 255-3287

CHIEF EXECUTIVE OFFICER: Neil S. Bryan
TOTAL ASSETS: $23,760,000

BANK OF BENTON

Benton (42025) — Marshall County
Telephone: (502) 527-8616

CHIEF EXECUTIVE OFFICER: Frank J. Nichols
TOTAL ASSETS: $89,172,000

BANK OF MARSHALL COUNTY

Benton (42025) — Marshall County
Telephone: (502) 527-1383

CHIEF EXECUTIVE OFFICER: Larry Wright
TOTAL ASSETS: $110,193,000

PEOPLES BANK AND TRUST COMPANY

Berea (40403) — Madison County
Telephone: (606) 986-3175

CHIEF EXECUTIVE OFFICER: Richard Neikirk
TOTAL ASSETS: $48,440,000

FARMERS STATE BANK

Booneville (41314) — Owsley County
Telephone: (606) 593-5151

CHIEF EXECUTIVE OFFICER: Harold G. Campbell
TOTAL ASSETS: $18,715,000

BOWLING GREEN BANK & TRUST COMPANY

Bowling Green (42102) — Warren County
Telephone: (502) 782-1000

CHIEF EXECUTIVE OFFICER: George B. Shaw
TOTAL ASSETS: $90,143,000

FARMERS DEPOSIT BANK

Brandenburg (40108) — Meade County
Telephone: (502) 422-2172

CHIEF EXECUTIVE OFFICER: James W. Kimbell — TOTAL ASSETS: $47,840,000

MEADE COUNTY BANK

Brandenburg (40108) — Meade County
Telephone: (502) 422-4141

CHIEF EXECUTIVE OFFICER: James J. Hines — TOTAL ASSETS: $16,242,000

CITIZENS BANK

Brodhead (40409) — Rockcastle County
Telephone: (606) 758-8212

CHIEF EXECUTIVE OFFICER: Bobby Proctor — TOTAL ASSETS: $26,498,000

BANK OF EDMONSON COUNTY

Brownsville (42210) — Edmonson County
Telephone: (502) 597-2175

CHIEF EXECUTIVE OFFICER: L. F. Alexander — TOTAL ASSETS: $33,772,000

BROWNSVILLE DEPOSIT BANK

Brownsville (42210) — Edmonson County
Telephone: (502) 597-2138

CHIEF EXECUTIVE OFFICER: John C. Britt — TOTAL ASSETS: $18,415,000

CITIZENS BANK & TRUST COMPANY

Burgin (40310) — Mercer County
Telephone: (606) 748-5277

CHIEF EXECUTIVE OFFICER: Robert D. Thompson — TOTAL ASSETS: $8,069,000

BANK OF CUMBERLAND

Burkesville (42717) — Cumberland
Telephone: (502) 864-3311

CHIEF EXECUTIVE OFFICER: James G. Meredith — TOTAL ASSETS: $32,824,000

PEOPLES DEPOSIT BANK

Burlington (41005) — Boone County
Telephone: (606) 586-7100

CHIEF EXECUTIVE OFFICER: Hollis Gritton
TOTAL ASSETS: $34,623,000

THE FARMERS BANK

Butler (41006) — Pendleton County
Telephone: (606) 472-7231

CHIEF EXECUTIVE OFFICER: Wanda R. Vater
TOTAL ASSETS: $11,391,000

BANK OF CADIZ & TRUST COMPANY

Cadiz (42211) — Trigg County
Telephone: (502) 522-6066

CHIEF EXECUTIVE OFFICER: William E. Fuller
TOTAL ASSETS: $24,676,000

TRIGG COUNTY FARMERS BANK

Cadiz (42211) — Trigg County
Telephone: (502) 522-6021

CHIEF EXECUTIVE OFFICER: Brent D. Thompson
TOTAL ASSETS: $58,403,000

CITIZENS DEPOSIT BANK

Calhoun (42327) — McLean County
Telephone: (502) 273-3081

CHIEF EXECUTIVE OFFICER: Joseph A. Stirsman
TOTAL ASSETS: $26,599,000

CALVERT BANK

Calvert City (42029) — Marshall County
Telephone: (502) 395-7616

CHIEF EXECUTIVE OFFICER: Larry Munson
TOTAL ASSETS: $25,273,000

FIRST LIBERTY BANK OF CALVERT CITY

Calvert City (42029) — Marshall County
Telephone: (502) 395-8341

CHIEF EXECUTIVE OFFICER: Alan C. Sanders
TOTAL ASSETS: $13,704,000

CITIZENS BANK & TRUST COMPANY

Campbellsville (42718) — Taylor County
Telephone: (502) 465-8193

CHIEF EXECUTIVE OFFICER: Shirl Johnson

TOTAL ASSETS: $36,835,000

TAYLOR COUNTY BANK

Campbellsville (42718) — Taylor County
Telephone: (502) 465-4196

CHIEF EXECUTIVE OFFICER: J. C. Miller, III

TOTAL ASSETS: $47,822,000

FARMERS AND TRADERS BANK

Campton (41301) — Wolfe County
Telephone: (606) 668-3115

CHIEF EXECUTIVE OFFICER: Riley Harris

TOTAL ASSETS: $13,754,000

BANK OF CANEYVILLE

Caneyville (42721) — Grayson County
Telephone: (502) 879-3111

CHIEF EXECUTIVE OFFICER: Lahoma Y. Majors

TOTAL ASSETS: $16,140,000

PIONEER BANK

Cannel (42722) — Hart County
Telephone: (502) 528-2771

CHIEF EXECUTIVE OFFICER: David L. Hawkins

TOTAL ASSETS: $18,911,000

DEPOSIT BANK OF CARLISLE

Carlisle (40311) — Nicholas County
Telephone: (606) 289-2205

CHIEF EXECUTIVE OFFICER: W. N. Young

TOTAL ASSETS: $23,057,000

KENTUCKY STATE BANK

Carrollton (41008) — Carroll County
Telephone: (502) 732-6601

CHIEF EXECUTIVE OFFICER: J. H. Way, Jr.

TOTAL ASSETS: $24,616,000

KENTUCKY-FARMERS BANK

Catlettsburg (41129) — Boyd County
Telephone: (606) 739-8675

CHIEF EXECUTIVE OFFICER: Elbert C. Bowe
TOTAL ASSETS: $87,198,000

THE CECILIAN BANK

Cecilia (42724) — Hardin County
Telephone: (502) 862-3294

CHIEF EXECUTIVE OFFICER: Earl Templeman
TOTAL ASSETS: $48,432,000

CITIZENS UNION BANK

Central City (42330) — Muhlenberg County
Telephone: (502) 754-4535

CHIEF EXECUTIVE OFFICER: Lemon A. Ray
TOTAL ASSETS: $20,404,000

PEOPLES STATE BANK

Chaplin (40012) — Nelson County
Telephone: (502) 673-3127

CHIEF EXECUTIVE OFFICER: Warren L. Pulliam
TOTAL ASSETS: $9,030,000

BANK OF CLARKSON

Clarkson (42726) — Grayson County
Telephone: (502) 242-2131

CHIEF EXECUTIVE OFFICER: Russell Terry
TOTAL ASSETS: $61,874,000

FARMERS BANK

Clay (42404) — Webster County
Telephone: (502) 664-6482

CHIEF EXECUTIVE OFFICER: Clarky Clark
TOTAL ASSETS: $62,007,000

CLINTON BANK

Clinton (42031) — Hickman County
Telephone: (502) 653-4001

CHIEF EXECUTIVE OFFICER: Robert Black
TOTAL ASSETS: $25,508,000

BRECKINRIDGE BANK

Cloverport (40111) — Breckinridge County
Telephone: (502) 788-3749

CHIEF EXECUTIVE OFFICER: Edward Bowne
TOTAL ASSETS: $10,399,000

BANK OF COLUMBIA

Columbia (42728) — Adair County
Telephone: (502) 384-6433

CHIEF EXECUTIVE OFFICER: Wanda F. Hill
TOTAL ASSETS: $37,340,000

AMERICAN FIDELITY BANK & TRUST COMPANY

Corbin (40701) — Whitley County
Telephone: (606) 523-0300

CHIEF EXECUTIVE OFFICER: John R. Smith
TOTAL ASSETS: $51,270,000

CORBIN DEPOSIT BANK & TRUST COMPANY

Corbin (40701) — Whitley County
Telephone: (606) 528-3120

CHIEF EXECUTIVE OFFICER: Lynn Cooper
TOTAL ASSETS: $40,135,000

CORINTH DEPOSIT BANK

Corinth (41010) — Grant County
Telephone: (606) 824-5052

CHIEF EXECUTIVE OFFICER: Elizabeth Hutcherson
TOTAL ASSETS: $5,832,000

HENDERSON COUNTY STATE BANK

Corydon (42406) — Henderson County
Telephone: (502) 533-9292

CHIEF EXECUTIVE OFFICER: Thomas M. Latta
TOTAL ASSETS: $21,328,000

HUNTINGTON BANK OF KENTON COUNTY, INC.

Covington (41012) — Kenton County
Telephone: (606) 292-7500

CHIEF EXECUTIVE OFFICER: C. M. Grayson, Jr.
TOTAL ASSETS: $21,328,000

THE PEOPLES-LIBERTY BANK & TRUST COMPANY

Covington (41012) — Kenton County
Telephone: (606) 292-6200

CHIEF EXECUTIVE OFFICER: R. V. Haile, Jr.
TOTAL ASSETS: $215,937,000

SECURITY BANK, INC.

Covington (41012) — Kenton County
Telephone: (606) 431-0810

CHIEF EXECUTIVE OFFICER: Thos. W. Willenborg
TOTAL ASSETS: $11,739,000

CRESTWOOD STATE BANK

Crestwood (40014) — Oldham County
Telephone: (502) 241-9425

CHIEF EXECUTIVE OFFICER: Charles R. Stoess
TOTAL ASSETS: $50,270,000

BANK OF CRITTENDEN

Crittenden (41030) — Grant County
Telephone: (606) 428-2500

CHIEF EXECUTIVE OFFICER: Paul C. Lanter
TOTAL ASSETS: $9,935,000

GUARANTY DEPOSIT BANK

Cumberland (40823) — Harlan County
Telephone: (606) 589-2186

CHIEF EXECUTIVE OFFICER: Vernon J. Cole
TOTAL ASSETS: $35,051,000

HARRISON DEPOSIT BANK & TRUST COMPANY

Cynthiana (41031) — Harrison County
Telephone: (606) 234-3150

CHIEF EXECUTIVE OFFICER: Barry Hall
TOTAL ASSETS: $25,622,000

BANK OF DANVILLE

Danville (40422) — Boyle County
Telephone: (606) 236-6715

CHIEF EXECUTIVE OFFICER: Gene F. Worthington
TOTAL ASSETS: $71,359,000

COMMERCIAL BANK OF DAWSON

Dawson Springs (42408) — Hopkins County
Telephone: (502) 797-2975

CHIEF EXECUTIVE OFFICER: Pete Turner
TOTAL ASSETS: $29,276,000

STATE BANK, INC.

Dayton (41074) — Campbell County
Telephone: (606) 441-3222

CHIEF EXECUTIVE OFFICER: Rick Lux
TOTAL ASSETS: $12,660,000

DIXON BANK

Dixon (42409) — Webster County
Telephone: (502) 639-5815

CHIEF EXECUTIVE OFFICER: Frank Ramsey, Jr.
TOTAL ASSETS: $20,020,000

CITIZENS BANK

Dry Ridge (41035) — Grant County
Telephone: (606) 824-3383

CHIEF EXECUTIVE OFFICER: Marshall D. Liberman
TOTAL ASSETS: $17,327,000

BANK OF DUNDEE

Dundee (42338) — Ohio County
Telephone: (502) 276-3631

CHIEF EXECUTIVE OFFICER: Jon A. Lawson
TOTAL ASSETS: $18,240,000

BANK OF LYON COUNTY

Eddyville (42038) — Lyon County
Telephone: (502) 388-2241

CHIEF EXECUTIVE OFFICER: Harold D. Henderson, Jr.
TOTAL ASSETS: $26,007,000

EDMONTON STATE BANK

Edmonton (42129) — Metcalfe County
Telephone: (502) 432-3231

CHIEF EXECUTIVE OFFICER: Johnny D. Thompson
TOTAL ASSETS: $47,809,000

THE BANK OF ELIZABETHTOWN, INC.

Elizabethtown (42701) — Hardin County
Telephone: (502) 737-2265

CHIEF EXECUTIVE OFFICER: Robert E. Schaffner
TOTAL ASSETS: $30,084,000

CITIZENS FIDELITY BANK & TRUST COMPANY

Elizabethtown (42701) — Hardin County
Telephone: (502) 769-5941

CHIEF EXECUTIVE OFFICER: Lamonte Hornback
TOTAL ASSETS: $206,741,000

FIRST CITIZENS BANK, HARDIN COUNTY

Elizabethtown (42701) — Hardin County
Telephone: (502) 769-2301

CHIEF EXECUTIVE OFFICER: W. Bernard Johnson
TOTAL ASSETS: $64,824,000

ELKTON BANK & TRUST COMPANY

Elkton (42220) — Todd County
Telephone: (502) 265-9841

CHIEF EXECUTIVE OFFICER: Gary Traughber
TOTAL ASSETS: $27,006,000

FARMERS DEPOSIT BANK

Eminence (40019) — Henry County
Telephone: (502) 845-5639

CHIEF EXECUTIVE OFFICER: Bill Covington
TOTAL ASSETS: $47,061,000

THE COMMUNITY BANK

Erlanger (41018) — Kenton County
Telephone: (606) 727-3333

CHIEF EXECUTIVE OFFICER: W. J. Scheben, Jr.
TOTAL ASSETS: $40,256,000

THE FALMOUTH DEPOSIT BANK

Falmouth (41040) — Pendleton County
Telephone: (606) 654-3391

CHIEF EXECUTIVE OFFICER: Perry C. Day
TOTAL ASSETS: $21,102,000

BANK OF FARMINGTON

Farmington (42040) — Graves County
Telephone: (502) 345-2102

CHIEF EXECUTIVE OFFICER: Fred N. Bennett
TOTAL ASSETS: $1,219,000

FARMERS DEPOSIT BANK

Flemingsburg (41041) — Fleming County
Telephone: (606) 845-3551

CHIEF EXECUTIVE OFFICER: James S. Hinton, Jr.
TOTAL ASSETS: $49,631,000

PEOPLES BANK OF FLEMING COUNTY

Flemingsburg (41041) — Fleming County
Telephone: (606) 845-2461

CHIEF EXECUTIVE OFFICER: Earl Hamm
TOTAL ASSETS: $60,191,000

BOONE STATE BANK AND TRUST COMPANY

Florence (41042) — Boone County
Telephone: (606) 283-8500

CHIEF EXECUTIVE OFFICER: Dennis W. Rich
TOTAL ASSETS: $90,741,000

FLORENCE DEPOSIT BANK

Florence (41042) — Boone County
Telephone: (606) 525-3000

CHIEF EXECUTIVE OFFICER: Harold L. Campbell
TOTAL ASSETS: $69,620,000

BANK OF FORDSVILLE

Fordsville (42343) — Ohio County
Telephone: (502) 276-3663

CHIEF EXECUTIVE OFFICER: J. D. Cooper
TOTAL ASSETS: $10,651,000

FORT THOMAS-BELLEVUE BANK

Fort Thomas (41076) — Campbell County
Telephone: (606) 781-3700

CHIEF EXECUTIVE OFFICER: Chester A. Racke
TOTAL ASSETS: $135,251,000

FARMERS BANK & CAPITAL TRUST COMPANY

Frankfort (40601) — Franklin County
Telephone: (502) 227-1600

CHIEF EXECUTIVE OFFICER: Zack C. Saufley
TOTAL ASSETS: $334,506,000

FRANKLIN BANK & TRUST COMPANY

Franklin (42134) — Simpson County
Telephone: (502) 586-7121

CHIEF EXECUTIVE OFFICER: Leon Page
TOTAL ASSETS: $49,492,000

SIMPSON COUNTY BANK

Franklin (42134) — Simpson County
Telephone: (502) 586-4421

CHIEF EXECUTIVE OFFICER: D. L. Almand
TOTAL ASSETS: $77,684,000

FREDONIA VALLEY BANK

Fredonia (42411) — Caldwell County
Telephone: (502) 545-3301

CHIEF EXECUTIVE OFFICER: Leon Brasher
TOTAL ASSETS: $16,885,000

FULTON BANK

Fulton (42041) — Fulton County
Telephone: (502) 472-2711

CHIEF EXECUTIVE OFFICER: James O. Butts
TOTAL ASSETS: $37,288,000

FARMERS BANK & TRUST COMPANY

Georgetown (40324) — Scott County
Telephone: (502) 863-2393

CHIEF EXECUTIVE OFFICER: Donald B. Wise
TOTAL ASSETS: $75,850,000

BANK OF GERMANTOWN

Germantown (41044) — Bracken County
Telephone: (606) 728-2781

CHIEF EXECUTIVE OFFICER: Donald W. Colvin
TOTAL ASSETS: $11,616,000

CITIZENS BANK & TRUST COMPANY

Glasgow (42141) — Barren County
Telephone: (502) 651-8383

CHIEF EXECUTIVE OFFICER: Gardner E. Daniel
TOTAL ASSETS: $97,780,000

PEOPLES BANK

Gravel Switch (40328) — Marion County
Telephone: (502) 692-3993

CHIEF EXECUTIVE OFFICER: Carl D. Roller
TOTAL ASSETS: $9,744,000

THE COMMERCIAL BANK OF GRAYSON

Grayson (41143) — Carter County
Telephone: (606) 474-7811

CHIEF EXECUTIVE OFFICER: Jack W. Strother, Jr.
TOTAL ASSETS: $60,356,000

GREENSBURG DEPOSIT BANK

Greensburg (42743) — Green County
Telephone: (502) 932-7491

CHIEF EXECUTIVE OFFICER: Eugene Ronald
TOTAL ASSETS: $43,999,000

PEOPLES BANK & TRUST COMPANY

Greensburg (42743) — Green County
Telephone: (502) 932-4281

CHIEF EXECUTIVE OFFICER: Hardin H. Durham
TOTAL ASSETS: $42,075,000

THE GREENUP COUNTY BANK

Greenup (41144) — Greenup County
Telephone: (606) 473-9876

CHIEF EXECUTIVE OFFICER: Gary L. Miller
TOTAL ASSETS: $29,589,000

FIRST STATE BANK

Greenville (42345) — Muhlenberg County
Telephone: (502) 338-1500

CHIEF EXECUTIVE OFFICER: H. Lee Owen, Jr.
TOTAL ASSETS: $114,611,000

THE FARMERS BANK

Hardinsburg (40143) — Breckinridge County
Telephone: (502) 756-2166

CHIEF EXECUTIVE OFFICER:
C. D. Bennett

TOTAL ASSETS:
$35,704,000

THE BANK OF HARLAN

Harlan (40831) — Harlan County
Telephone: (606) 573-1202

CHIEF EXECUTIVE OFFICER:
Edward L. Cawood

TOTAL ASSETS:
$75,578,000

STATE BANK & TRUST COMPANY

Harrodsburg (40330) — Mercer County
Telephone: (606) 734-3316

CHIEF EXECUTIVE OFFICER:
Jo Etta Wickliffe

TOTAL ASSETS:
$38,737,000

CITIZENS BANK

Hartford (42347) — Ohio County
Telephone: (502) 298-7429

CHIEF EXECUTIVE OFFICER:
J. C. Riley

TOTAL ASSETS:
$11,683,000

THE HARTFORD BANK AND TRUST COMPANY

Hartford (42347) — Ohio County
Telephone: (502) 298-3261

CHIEF EXECUTIVE OFFICER:
J. H. Higginbotham

TOTAL ASSETS:
$33,446,000

HANCOCK BANK AND TRUST COMPANY

Hawesville (42348) — Hancock County
Telephone: (502) 927-8855

CHIEF EXECUTIVE OFFICER:
W. F. Edwards

TOTAL ASSETS:
$54,271,000

CITIZENS STATE BANK

Hazard (41701) — Perry County
Telephone: (606) 436-2157

CHIEF EXECUTIVE OFFICER:
Jack Duff

TOTAL ASSETS:
$78,612,000

PEOPLES BANK & TRUST COMPANY

Hazard (41701) — Perry County
Telephone: (606) 436-2161

CHIEF EXECUTIVE OFFICER:
C. V. Cooper, Jr.

TOTAL ASSETS:
$87,242,000

DEES BANK OF HAZEL

Hazel (42049) — Calloway County
Telephone: (502) 492-8136

CHIEF EXECUTIVE OFFICER:
Dwayne Fulkerson

TOTAL ASSETS:
$20,142,000

HEBRON DEPOSIT BANK

Hebron (41048) — Boone County
Telephone: (606) 689-4301

CHIEF EXECUTIVE OFFICER:
Michael A. Conner

TOTAL ASSETS:
$31,863,000

FARMERS BANK & TRUST COMPANY

Henderson (42420) — Henderson County
Telephone: (502) 826-2735

CHIEF EXECUTIVE OFFICER:
Earl Peters

TOTAL ASSETS:
$88,859,000

THE CITIZENS BANK

Hickman (42050) — Fulton County
Telephone: (502) 236-2525

CHIEF EXECUTIVE OFFICER:
David Holland

TOTAL ASSETS:
$23,607,000

BANK OF HINDMAN

Hindman (41822) — Knott County
Telephone: (606) 785-3158

CHIEF EXECUTIVE OFFICER:
LeRoy Sturdivant

TOTAL ASSETS:
$43,517,000

THE PEOPLES STATE BANK

Hodgenville (42748) — Larue County
Telephone: (502) 358-3126

CHIEF EXECUTIVE OFFICER:
Billie D. Ark

TOTAL ASSETS:
$11,686,000

FIRST CITY BANK AND TRUST COMPANY

Hopkinsville (42240) — Christian County
Telephone: (502) 887-2265

CHIEF EXECUTIVE OFFICER: J. Glenn Babb

TOTAL ASSETS: $132,976,000

PENNYRILE CITIZENS BANK AND TRUST

Hopkinsville (42240) — Christian County
Telephone: (502) 885-7171

CHIEF EXECUTIVE OFFICER: E. G. Adams

TOTAL ASSETS: $39,047,000

PLANTERS BANK & TRUST COMPANY

Hopkinsville (42240) — Christian County
Telephone: (502) 886-5151

CHIEF EXECUTIVE OFFICER: Carmichael Fels

TOTAL ASSETS: $175,858,000

HORSE CAVE STATE BANK

Horse Cave (42749) — Hart County
Telephone: (502) 786-2131

CHIEF EXECUTIVE OFFICER: James W. Towns

TOTAL ASSETS: $52,136,000

THE PEOPLES BANK OF HUSTONVILLE

Hustonville (40437) — Lincoln County
Telephone: (606) 346-4911

CHIEF EXECUTIVE OFFICER: Robert W. Folger

TOTAL ASSETS: $20,294,000

HYDEN CITIZENS BANK

Hyden (41749) — Leslie County
Telephone: (606) 672-2344

CHIEF EXECUTIVE OFFICER: W. F. Brashear, II

TOTAL ASSETS: $34,951,000

INEZ DEPOSIT BANK

Inez (41224) — Martin County
Telephone: (606) 298-3511

CHIEF EXECUTIVE OFFICER: Robert M. Duncan

TOTAL ASSETS: $61,123,000

CITIZENS GUARANTY BANK

Irvine (40336) — Estill County
Telephone: (606) 723-2139

CHIEF EXECUTIVE OFFICER: John M. St. Clair, Jr.
TOTAL ASSETS: $22,028,000

UNION BANK & TRUST COMPANY

Irvine (40336) — Estill County
Telephone: (606) 723-2171

CHIEF EXECUTIVE OFFICER: K. T. Marquette
TOTAL ASSETS: $39,726,000

FIRST STATE BANK

Irvington (40146) — Breckinridge County
Telephone: (503) 547-2271

CHIEF EXECUTIVE OFFICER: J. D. Tobin, Jr.
TOTAL ASSETS: $61,717,000

FIRST SECURITY BANK OF McLEAN COUNTY

Island (42350) — McLean County
Telephone: (502) 486-3292

CHIEF EXECUTIVE OFFICER: Henry A. Taylor
TOTAL ASSETS: $9,064,000

CITIZENS BANK OF JACKSON

Jackson (41339) — Breathitt County
Telephone: (606) 666-7575

CHIEF EXECUTIVE OFFICER: V. Burton Bellamy
TOTAL ASSETS: $66,593,000

BANK OF JAMESTOWN

Jamestown (42629) — Russell County
Telephone: (502) 343-3186

CHIEF EXECUTIVE OFFICER: Larry E. Miller
TOTAL ASSETS: $33,545,000

THE KEVIL BANK

Kevil (42053) — Ballard County
Telephone: (502) 462-3191

CHIEF EXECUTIVE OFFICER: Yvonne M. Blaine
TOTAL ASSETS: $23,950,000

CITIZENS FIDELITY BANK & TRUST COMPANY OF OLDHAM COUNTY
LaGrange (40031) Oldham County
Telephone: (502) 222-9423

CHIEF EXECUTIVE OFFICER: TOTAL ASSETS:
Charles D. Kelley $77,837,000

THE GARRARD BANK & TRUST CO.
Lancaster (40444) Garrard County
Telephone: (606) 792-2501

CHIEF EXECUTIVE OFFICER: TOTAL ASSETS:
J. W. Tyree $25,311,000

CITIZENS BANK & TRUST COMPANY OF GRAYSON COUNTY
Leitchfield (42754) Grayson County
Telephone: (502) 259-4001

CHIEF EXECUTIVE OFFICER: TOTAL ASSETS:
R. E. Sutherland $45,618,000

LEITCHFIELD DEPOSIT BANK & TRUST COMPANY
Leitchfield (42754) Grayson County
Telephone: (502) 259-5611

CHIEF EXECUTIVE OFFICER: TOTAL ASSETS:
David C. Bennett $45,804,000

LEWISBURG BANKING COMPANY
Lewisburg (42256) Logan County
Telephone: (502) 755-4818

CHIEF EXECUTIVE OFFICER: TOTAL ASSETS:
R. C. McReynolds, Jr. $20,488,000

BANK OF THE BLUEGRASS AND TRUST COMPANY
Lexington (40507) Fayette County
Telephone: (606) 233-4500

CHIEF EXECUTIVE OFFICER: TOTAL ASSETS:
T. F. Bloemer $27,099,000

BANK OF LEXINGTON & TRUST COMPANY
Lexington (40507) Fayette County
Telephone: (606) 253-0511

CHIEF EXECUTIVE OFFICER: TOTAL ASSETS:
Clyde W. Mauldin $172,344,000

CENTRAL BANK & TRUST COMPANY

Lexington (40507) — Fayette County
Telephone: (606) 253-6222

CHIEF EXECUTIVE OFFICER: Wayne L. Smith
TOTAL ASSETS: $326,285,000

CITIZENS FIDELITY BANK & TRUST COMPANY

Lexington (40507) — Fayette County
Telephone: (606) 233-0400

CHIEF EXECUTIVE OFFICER: Wm. Harvey Coggin
TOTAL ASSETS: $116,273,000

THE CASEY COUNTY BANK

Liberty (42539) — Casey County
Telephone: (606) 787-8394

CHIEF EXECUTIVE OFFICER: Robert Rousey
TOTAL ASSETS: $41,200,000

FARMERS & MERCHANTS BANK

Livermore (42352) — McLean County
Telephone: (502) 278-2351

CHIEF EXECUTIVE OFFICER: C. A. Reid
TOTAL ASSETS: $9,471,000

THE LONDON BANK & TRUST COMPANY

London (40741) — Laurel County
Telephone: (606) 864-2245

CHIEF EXECUTIVE OFFICER: Lawrence Kuhl
TOTAL ASSETS: $52,403,000

PEOPLES SECURITY BANK

Louisa (41230) — Lawrence County
Telephone: (606) 638-9473

CHIEF EXECUTIVE OFFICER: J. L. Burton
TOTAL ASSETS: $24,185,000

CITIZENS FIDELITY BANK & TRUST COMPANY

Louisville (40202) — Jefferson County
Telephone: (502) 581-2100

CHIEF EXECUTIVE OFFICER: J. David Grissom
TOTAL ASSETS: $3,692,640,000

FIRST KENTUCKY TRUST COMPANY

Louisville (40233) — Jefferson County
Telephone: (502) 581-4170

CHIEF EXECUTIVE OFFICER: Lawrence A. Warner
TOTAL ASSETS: $98,028,000

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY

Louisville (40201) — Jefferson County
Telephone: (502) 589-3351

CHIEF EXECUTIVE OFFICER: Bertram W. Klein
TOTAL ASSETS: $644,929,000

REPUBLIC BANK & TRUST COMPANY

Louisville (40202) — Jefferson County
Telephone: (502) 584-4600

CHIEF EXECUTIVE OFFICER: Bernard M. Trager
TOTAL ASSETS: $56,160,000

RIVER CITY BANK, INC.

Louisville (40201) — Jefferson County
Telephone: (502) 585-4600

CHIEF EXECUTIVE OFFICER: J. D. Tobin, Jr.
TOTAL ASSETS: $10,812,000

STOCK YARDS BANK & TRUST COMPANY

Louisville (40232) — Jefferson County
Telephone: (502) 582-2571

CHIEF EXECUTIVE OFFICER: Harry B. Troutman
TOTAL ASSETS: $138,626,000

BANK OF LOWES

Lowes (42061) — Graves County
Telephone: (502) 674-5659

CHIEF EXECUTIVE OFFICER: Dorothy McClellan
TOTAL ASSETS: $1,052,000

FARMERS BANK & TRUST

Madisonville (42431) — Hopkins County
Telephone: (502) 821-5150

CHIEF EXECUTIVE OFFICER: C. Morris Coffman
TOTAL ASSETS: $127,360,000

KENTUCKY BANK & TRUST COMPANY
Madisonville (42431)
Telephone: (502) 821-6075
Hopkins County

CHIEF EXECUTIVE OFFICER:
L. W. Simpson
TOTAL ASSETS:
$139,680,000

PEOPLES BANK & TRUST COMPANY
Madisonville (42431)
Telephone: (502) 821-1661
Hopkins County

CHIEF EXECUTIVE OFFICER:
William C. Ayer
TOTAL ASSETS:
$116,478,000

BANK OF MAGNOLIA
Magnolia (42757)
Telephone: (502) 324-3226
LaRue County

CHIEF EXECUTIVE OFFICER:
Ronald L. Sanders
TOTAL ASSETS:
$22,818,000

FIRST STATE BANK
Manchester (40962)
Telephone: (606) 598-6111
Clay County

CHIEF EXECUTIVE OFFICER:
Harvey E. Hensley
TOTAL ASSETS:
$60,439,000

FARMERS BANK & TRUST COMPANY
Marion (42064)
Telephone: (502) 965-3106
Crittenden County

CHIEF EXECUTIVE OFFICER:
H. D. Sullenger
TOTAL ASSETS:
$40,298,000

THE PEOPLES BANK
Marion (42064)
Telephone: (502) 965-3188
Crittenden County

CHIEF EXECUTIVE OFFICER:
G. B. Guess
TOTAL ASSETS:
$13,605,000

BANK OF MARROWBONE
Marrowbone (42759)
Telephone: (502) 864-5621
Cumberland County

CHIEF EXECUTIVE OFFICER:
Gary Bertram
TOTAL ASSETS:
$15,379,000

THE EXCHANGE BANK

Mayfield (42066) — Graves County
Telephone: (502) 247-1403

CHIEF EXECUTIVE OFFICER: William L. Hale, III
TOTAL ASSETS: $44,941,000

LIBERTY SAVINGS BANK

Mayfield (42066) — Graves County
Telephone: (502) 247-5513

CHIEF EXECUTIVE OFFICER: H. L. Shaw
TOTAL ASSETS: $89,975,000

BANK OF MAY'S LICK

May's Lick (41055) — Mason County
Telephone: (606) 763-6157

CHIEF EXECUTIVE OFFICER: Holton Cartmell
TOTAL ASSETS: $10,616,000

BANK OF MAYSVILLE

Maysville (41056) — Mason County
Telephone: (606) 564-4001

CHIEF EXECUTIVE OFFICER: J. M. Finch, Jr.
TOTAL ASSETS: $55,109,000

SECURITY BANK & TRUST COMPANY

Maysville (41056) — Mason County
Telephone: (606) 564-3304

CHIEF EXECUTIVE OFFICER: Wm. R. Clarke
TOTAL ASSETS: $25,523,000

JACKSON COUNTY BANK

McKee (40447) — Jackson County
Telephone: (606) 287-8484

CHIEF EXECUTIVE OFFICER: Jim Hays
TOTAL ASSETS: $45,397,000

FARMERS DEPOSIT BANK

Middlesburg (42541) — Casey County
Telephone: (606) 787-7277

CHIEF EXECUTIVE OFFICER: Otis L. Carman
TOTAL ASSETS: $13,655,000

COMMERCIAL BANK

Middlesboro (40965) — Bell County
Telephone: (606) 248-1450

CHIEF EXECUTIVE OFFICER: E. Oscar Robertson
TOTAL ASSETS: $81,776,000

FARMERS EXCHANGE BANK

Millersburg (40348) — Bourbon County
Telephone: (606) 484-2122

CHIEF EXECUTIVE OFFICER: R. R. Kirkpatrick
TOTAL ASSETS: $4,668,000

THE FARMERS BANK OF MILTON

Milton (40045) — Trimble County
Telephone: (502) 268-5256

CHIEF EXECUTIVE OFFICER: L. D. Chapman
TOTAL ASSETS: $26,746,000

FIRST STATE BANK OF WAYNE COUNTY

Monticello (42633) — Wayne County
Telephone: (606) 348-8421

CHIEF EXECUTIVE OFFICER: Jess Correll
TOTAL ASSETS: $22,475,000

MONTICELLO BANKING COMPANY

Monticello (42633) — Wayne County
Telephone: (606) 348-8411

CHIEF EXECUTIVE OFFICER: Charles E. Cowan, Jr.
TOTAL ASSETS: $73,718,000

THE CITIZENS BANK

Morehead (40351) — Rowan County
Telephone: (606) 784-4196

CHIEF EXECUTIVE OFFICER: Alpha M. Hutchinson
TOTAL ASSETS: $24,871,000

PEOPLES BANK OF MOREHEAD

Morehead (40351) — Rowan County
Telephone: (606) 784-4158

CHIEF EXECUTIVE OFFICER: Gerald Mayer
TOTAL ASSETS: $40,137,000

UNION BANK & TRUST COMPANY

Morganfield (42437) — Union County
Telephone: (502) 389-2242

CHIEF EXECUTIVE OFFICER: Rives Stoll
TOTAL ASSETS: $45,615,000

GREEN RIVER BANK

Morgantown (42261) — Butler County
Telephone: (502) 526-3855

CHIEF EXECUTIVE OFFICER: John T. Morford
TOTAL ASSETS: $9,762,000

MORGANTOWN BANK AND TRUST COMPANY

Morgantown (42261) — Butler County
Telephone: (502) 526-3881

CHIEF EXECUTIVE OFFICER: Eugene W. Butters
TOTAL ASSETS: $56,806,000

THE FARMERS & TRADERS BANK OF MT. OLIVET

Mt. Olivet (41064) — Robertson County
Telephone: (606) 724-5403

CHIEF EXECUTIVE OFFICER: Norma J. Linville
TOTAL ASSETS: $12,715,000

THE EXCHANGE BANK OF KENTUCKY

Mt. Sterling (40353) — Montgomery County
Telephone: (606) 498-5332

CHIEF EXECUTIVE OFFICER: Raymond L. Gorman
TOTAL ASSETS: $42,614,000

MONTGOMERY BANK & TRUST COMPANY

Mt. Sterling (40353) — Montgomery County
Telephone: (606) 498-0414

CHIEF EXECUTIVE OFFICER: J. Clifton Stilz, Jr.
TOTAL ASSETS: $50,733,000

TRADERS BANK & TRUST COMPANY

Mt. Sterling (40353) — Montgomery County
Telephone: (606) 498-3988

CHIEF EXECUTIVE OFFICER: David Black
TOTAL ASSETS: $57,987,000

THE BANK OF MT. VERNON

Mt. Vernon (40456) — Rockcastle County
Telephone: (606) 256-5141

CHIEF EXECUTIVE OFFICER:
Jerry S. Ikerd

TOTAL ASSETS:
$40,156,000

THE PEOPLES BANK

Mt. Washington (40047) — Bullitt County
Telephone: (502) 538-7301

CHIEF EXECUTIVE OFFICER:
Barry Armstrong

TOTAL ASSETS:
$35,918,000

HART COUNTY BANK & TRUST COMPANY

Munfordville (42765) — Hart County
Telephone: (502) 524-2231

CHIEF EXECUTIVE OFFICER:
Robert L. Chambless, Jr.

TOTAL ASSETS:
$29,899,000

BANK OF MURRAY

Murray (42071) — Calloway County
Telephone: (502) 753-1893

CHIEF EXECUTIVE OFFICER:
Joe Dick

TOTAL ASSETS:
$180,701,000

PEOPLES BANK OF MURRAY

Murray (42071) — Calloway County
Telephone: (502) 753-3231

CHIEF EXECUTIVE OFFICER:
H. Glenn Doran

TOTAL ASSETS:
$122,802,000

UNITED CITIZENS BANK & TRUST

New Castle (40050) — Henry County
Telephone: (502) 845-2838

CHIEF EXECUTIVE OFFICER:
J. W. Turner, Jr.

TOTAL ASSETS:
$50,327,000

CITIZENS BANK

New Liberty (40355) — Owen County
Telephone: (502) 463-2281

CHIEF EXECUTIVE OFFICER:
R. S. Gentry

TOTAL ASSETS:
$7,280,000

BANK OF JESSAMINE

Nicholasville (40356) — Jessamine County
Telephone: (606) 885-6057

CHIEF EXECUTIVE OFFICER: Z. T. Johnson, Jr.
TOTAL ASSETS: $13,683,000

THE FARMERS BANK

Nicholasville (40356) — Jessamine County
Telephone: (606) 885-9481

CHIEF EXECUTIVE OFFICER: Jim Bays
TOTAL ASSETS: $40,118,000

PEOPLES BANK

Olive Hill (41164) — Carter County
Telephone: (606) 286-4451

CHIEF EXECUTIVE OFFICER: William Collins
TOTAL ASSETS: $61,041,000

CENTRAL BANK & TRUST COMPANY

Owensboro (42302) — Daviess County
Telephone: (502) 926-9666

CHIEF EXECUTIVE OFFICER: Keith Rogers
TOTAL ASSETS: $174,915,000

CITIZENS STATE BANK

Owensboro (42301) — Daviess County
Telephone: (502) 926-2020

CHIEF EXECUTIVE OFFICER: Carl Whitehouse
TOTAL ASSETS: $205,687,000

FIRST FARMERS BANK & TRUST COMPANY

Owenton (40359) — Owen County
Telephone: (502) 484-3434

CHIEF EXECUTIVE OFFICER: Ben Lykins
TOTAL ASSETS: $25,650,000

PEOPLES BANK & TRUST COMPANY

Owenton (40359) — Owen County
Telephone: (502) 484-3466

CHIEF EXECUTIVE OFFICER: G. D. Beach
TOTAL ASSETS: $35,430,000

FARMERS BANK

Owingsville (40360) — Bath County
Telephone: (606) 674-6331

CHIEF EXECUTIVE OFFICER: Doug J. Beck
TOTAL ASSETS: $19,649,000

OWINGSVILLE BANKING COMPANY

Owingsville (40360) — Bath County
Telephone: (606) 674-6317

CHIEF EXECUTIVE OFFICER: J. M. Richards
TOTAL ASSETS: $17,606,000

CITIZENS BANK & TUST CO.

Paducah (42001) — McCracken County
Telephone: (502) 444-6321

CHIEF EXECUTIVE OFFICER: Patrick J. Cvengros
TOTAL ASSETS: $298,092,000

THE PADUCAH BANK & TRUST COMPANY

Paducah (42001) — McCracken County
Telephone: (502) 443-6423

CHIEF EXECUTIVE OFFICER: Joseph H. Frampton
TOTAL ASSETS: $91,964,000

PEOPLES BANK

Paint Lick (40461) — Garrard County
Telephone: (606) 925-2511

CHIEF EXECUTIVE OFFICER: James R. Carr
TOTAL ASSETS: $9,372,000

BOURBON AGRICULTURAL DEPOSIT BANK & TRUST COMPANY

Paris (40361) — Bourbon County
Telephone: (606) 987-1795

CHIEF EXECUTIVE OFFICER: Buckner Woodford
TOTAL ASSETS: $105,010,000

PARK CITY STATE BANK

Park City (42160) — Barren County
Telephone: (502) 749-2860

CHIEF EXECUTIVE OFFICER: H. L. Perkins
TOTAL ASSETS: $9,829,000

THE CITIZENS BANK OF PIKEVILLE

Pikeville (41501) — Pike County
Telephone: (606) 437-2600

CHIEF EXECUTIVE OFFICER: Daniel P. Stratton
TOTAL ASSETS: $154,640,000

FIRST STATE BANK

Pineville (40977) — Bell County
Telephone: (606) 337-6111

CHIEF EXECUTIVE OFFICER: George H. Reese, III
TOTAL ASSETS: $71,283,000

CENTRAL BANK

Pleasureville (40057) — Henry County
Telephone: (502) 878-4214

CHIEF EXECUTIVE OFFICER: Wallace Hance
TOTAL ASSETS: $29,351,000

POOLE DEPOSIT BANK

Poole (42444) — Webster County
Telephone: (502) 639-5674

CHIEF EXECUTIVE OFFICER: John Duncan
TOTAL ASSETS: $30,082,000

THE BANK JOSEPHINE

Prestonsburg (41653) — Floyd County
Telephone: (606) 886-9101

CHIEF EXECUTIVE OFFICER: Earl M. McGuire
TOTAL ASSETS: $116,502,000

THE FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC.

Prestonsburg (41653) — Floyd County
Telephone: (606) 886-2321

CHIEF EXECUTIVE OFFICER: Burl W. Spurlock
TOTAL ASSETS: $140,502,000

FARMERS BANK & TRUST COMPANY

Princeton (42445) — Caldwell County
Telephone: (502) 365-5526

CHIEF EXECUTIVE OFFICER: John H. Carner
TOTAL ASSETS: $57,629,000

FIRST BANK & TRUST COMPANY

Princeton (42445) — Caldwell County
Telephone: (502) 365-3545

CHIEF EXECUTIVE OFFICER: Kenneth E. Cox
TOTAL ASSETS: $53,406,000

PROVIDENCE STATE BANK

Providence (42450) — Webster County
Telephone: (502) 667-2066

CHIEF EXECUTIVE OFFICER: Charles A. Reid
TOTAL ASSETS: $28,805,000

THE BANK OF NORTH HARDIN, INC.

Radcliff (40160) — Hardin County
Telephone: (502) 351-1123

CHIEF EXECUTIVE OFFICER: Wallace B. Bateman, III
TOTAL ASSETS: $34,223,000

RICHMOND BANK

Richmond (40475) — Madison County
Telephone: (606) 623-8700

CHIEF EXECUTIVE OFFICER: William M. Walters
TOTAL ASSETS: $46,622,000

STATE BANK AND TRUST COMPANY OF RICHMOND

Richmond (40475) — Madison County
Telephone: (606) 623-2884

CHIEF EXECUTIVE OFFICER: Donald E. Edwards
TOTAL ASSETS: $142,831,000

FIRST AND PEOPLES BANK

Russell (41169) — Greenup County
Telephone: (606) 836-0211

CHIEF EXECUTIVE OFFICER: Martha R. Clarke
TOTAL ASSETS: $131,038,000

SOUTHERN DEPOSIT BANK

Russellville (42276) — Logan County
Telephone: (502) 726-2451

CHIEF EXECUTIVE OFFICER: R. L. Kirkpatrick
TOTAL ASSETS: $51,744,000

THE SACRAMENTO DEPOSIT BANK

Sacramento (42372) — McLean County
Telephone: (502) 736-2212

CHIEF EXECUTIVE OFFICER: B. G. Wells
TOTAL ASSETS: $20,031,000

SALEM BANK, INC.

Salem (42078) — Livingston County
Telephone: (502) 988-3329

CHIEF EXECUTIVE OFFICER: T. L. Maddux
TOTAL ASSETS: $36,399,000

SALT LICK DEPOSIT BANK

Salt Lick (40371) — Bath County
Telephone: (606) 683-2091

CHIEF EXECUTIVE OFFICER: John D. Hughes
TOTAL ASSETS: $6,030,000

PEOPLES BANK

Sandy Hook (41171) — Elliott County
Telephone: (606) 738-5163

CHIEF EXECUTIVE OFFICER: B. Proctor Caudill, Jr.
TOTAL ASSETS: $25,721,000

KENTUCKY STATE BANK

Scottsville (42164) — Allen County
Telephone: (502) 237-3141

CHIEF EXECUTIVE OFFICER: A. Michael Payne
TOTAL ASSETS: $37,981,000

SEBREE DEPOSIT BANK

Sebree (42455) — Webster County
Telephone: (502) 835-7511

CHIEF EXECUTIVE OFFICER: George E. Warren
TOTAL ASSETS: $15,089,000

CITIZENS BANK

Sharpsburg (40374) — Bath County
Telephone: (606) 247-2721

CHIEF EXECUTIVE OFFICER: Omar Ratliff
TOTAL ASSETS: $8,927,000

BANK OF SHELBYVILLE

Shelbyville (40065) — Shelby County
Telephone: (502) 633-4856

CHIEF EXECUTIVE OFFICER:
Ruby Conn

TOTAL ASSETS:
$40,690,000

CITIZENS UNION BANK

Shelbyville (40065) — Shelby County
Telephone: (502) 633-4450

CHIEF EXECUTIVE OFFICER:
John S. Mathis

TOTAL ASSETS:
$63,381,000

FARMERS AND TRADERS BANK

Shelbyville (40065) — Shelby County
Telephone: (502) 633-1750

CHIEF EXECUTIVE OFFICER:
Charles F. Clifton

TOTAL ASSETS:
$23,669,000

SHELBY COUNTY TRUST BANK

Shelbyville (40065) — Shelby County
Telephone: (502) 633-1000

CHIEF EXECUTIVE OFFICER:
John A. Brenzel

TOTAL ASSETS:
$58,678,000

BULLITT COUNTY BANK

Shepherdsville (40165) — Bullitt County
Telephone: (502) 543-2245

CHIEF EXECUTIVE OFFICER:
Philip Williams

TOTAL ASSETS:
$17,053,000

THE PEOPLES BANK OF BULLITT COUNTY

Shepherdsville (40165) — Bullitt County
Telephone: (502) 543-2226

CHIEF EXECUTIVE OFFICER:
G. Wm. Hardy

TOTAL ASSETS:
$60,203,000

BANK OF ST. HELENS

Shivley (40216) — Jefferson County
Telephone: (502) 448-4980

CHIEF EXECUTIVE OFFICER:
Aubrey W. Conway

TOTAL ASSETS:
$34,379,000

CUMBERLAND SECURITY BANK, INC.

Somerset (42501) — Pulaski County
Telephone: (606) 679-9361

CHIEF EXECUTIVE OFFICER: George Price

TOTAL ASSETS: $43,818,000

FIRST AND FARMERS BANK OF SOMERSET, INC.

Somerset (42501) — Pulaski County
Telephone: (606) 679-7451

CHIEF EXECUTIVE OFFICER: Don Rogers

TOTAL ASSETS: $145,940,000

FIRST AND PEOPLES BANK

Springfield (40069) — Washington County
Telephone: (606) 336-3971

CHIEF EXECUTIVE OFFICER: Doyle Crenshaw

TOTAL ASSETS: $39,553,000

SPRINGFIELD STATE BANK

Springfield (40069) — Washington County
Telephone: (606) 336-3939

CHIEF EXECUTIVE OFFICER: George Matherly

TOTAL ASSETS: $68,837,000

POWELL COUNTY BANK

Stanton (40280) — Powell County
Telephone: (606) 663-2283

CHIEF EXECUTIVE OFFICER: James W. Shultz

TOTAL ASSETS: $48,728,000

FARMERS STATE BANK

Sturgis (42459) — Union County
Telephone: (502) 333-4101

CHIEF EXECUTIVE OFFICER: Garland Certain

TOTAL ASSETS: $48,982,000

THE PEOPLES BANK

Taylorsville (40071) — Spencer County
Telephone: (502) 477-2244

CHIEF EXECUTIVE OFFICER: Edward M. Pollett

TOTAL ASSETS: $33,078,000

BANK OF LIVINGSTON COUNTY

Tiline (42083) — Livingston County
Telephone: (502) 928-2131

CHIEF EXECUTIVE OFFICER: Tom F. Edmonds
TOTAL ASSETS: $17,191,000

DEPOSIT BANK OF MONROE COUNTY

Tompkinsville (42167) — Monroe County
Telephone: (502) 487-6117

CHIEF EXECUTIVE OFFICER: Charley V. Kirkpatrick
TOTAL ASSETS: $58,238,000

PEOPLES BANK OF TOMPKINSVILLE

Tompkinsville (42167) — Monroe County
Telephone: (502) 487-6123

CHIEF EXECUTIVE OFFICER: Johnny Thompson
TOTAL ASSETS: $17,462,000

PLANTERS BANK OF TODD COUNTY

Trenton (42286) — Todd County
Telephone: (502) 466-5695

CHIEF EXECUTIVE OFFICER: Glenn Hampton
TOTAL ASSETS: $16,716,000

CENTRAL TRUST COMPANY OF BOONE COUNTY

Union (41091) — Boone County
Telephone: (606) 384-3491

CHIEF EXECUTIVE OFFICER: Ronald P. Cooney
TOTAL ASSETS: $7,276,000

CITIZENS DEPOSIT BANK & TRUST

Vanceburg (41179) — Lewis County
Telephone: (606) 796-3001

CHIEF EXECUTIVE OFFICER: Ben T. Pugh
TOTAL ASSETS: $47,038,000

VERONA BANK

Verona (41092) — Boone County
Telephone: (606) 485-7254

CHIEF EXECUTIVE OFFICER: Ben A. Courtney
TOTAL ASSETS: $5,572,000

UNITED BANK & TRUST COMPANY

Versailles (40383) — Woodford County
Telephone: (606) 873-3136

CHIEF EXECUTIVE OFFICER: James D. Rouse — TOTAL ASSETS: $64,038,000

THE WOODFOD BANK & TRUST COMPANY

Versailles (40383) — Woodford County
Telephone: (606) 873-3131

CHIEF EXECUTIVE OFFICER: L. D. Sweazy — TOTAL ASSETS: $72,331,000

FARMERS BANK OF VINE GROVE

Vine Grove (40175) — Hardin County
Telephone: (502) 877-2116

CHIEF EXECUTIVE OFFICER: A. J. Emerine — TOTAL ASSETS: $14,377,000

FARMERS STATE BANK

Warsaw (41095) — Gallatin County
Telephone: (606) 567-5071

CHIEF EXECUTIVE OFFICER: Bernie Spencer — TOTAL ASSETS: $22,812,000

BANK OF THE MOUNTAINS

West Liberty (41472) — Morgan County
Telephone: (606) 743-3141

CHIEF EXECUTIVE OFFICER: C. K. Stacy — TOTAL ASSETS: $23,229,000

COMMERCIAL BANK

West Liberty (41472) — Morgan County
Telephone: (606) 743-3195

CHIEF EXECUTIVE OFFICER: A. W. Collins — TOTAL ASSETS: $52,748,000

THE WEST POINT BANK

West Point (40177) — Hardin County
Telephone: (502) 922-4755

CHIEF EXECUTIVE OFFICER: Gilbert E. Frank — TOTAL ASSETS: $3,401,000

THE BANK OF WHITESBURG

Whitesburg (41858) — Letcher County
Telephone: (606) 633-2266

CHIEF EXECUTIVE OFFICER:
J. T. Ward

TOTAL ASSETS:
$111,044,000

FIRST SECURITY BANK

Whitesburg (41858) — Letcher County
Telephone: (606) 633-0161

CHIEF EXECUTIVE OFFICER:
James M. Caudill

TOTAL ASSETS:
$65,664,000

BANK OF McCREARY COUNTY

Whitley City (42653) — McCreary County
Telephone: (606) 376-5031

CHIEF EXECUTIVE OFFICER:
David Ross

TOTAL ASSETS:
$52,309,000

CITIZENS STATE BANK

Wickliffe (42087) — Ballard County
Telephone: (502) 335-3181

CHIEF EXECUTIVE OFFICER:
Lynn N. Hopkins

TOTAL ASSETS:
$30,944,000

BANK OF WILLIAMSBURG

Williamsburg (40769) — Whitley County
Telephone: (606) 549-3520

CHIEF EXECUTIVE OFFICER:
James D. Roland

TOTAL ASSETS:
$33,792,000

BANK OF WILLIAMSTOWN

Williamstown (41097) — Grant County
Telephone: (606) 824-4436

CHIEF EXECUTIVE OFFICER:
Kenneth M. Juett

TOTAL ASSETS:
$50,259,000

GRANT COUNTY DEPOSIT BANK

Williamstown (41097) — Grant County
Telephone: (606) 824-3326

CHIEF EXECUTIVE OFFICER:
D. W. Dills

TOTAL ASSETS:
$30,292,000

CITIZENS FIDELITY BANK & TRUST CO.

Winchester (40391) — Clark County
Telephone: (606) 744-1161

CHIEF EXECUTIVE OFFICER: R. M. Powe, Jr.

TOTAL ASSETS: $110,669,000

CLARK COUNTY BANK

Winchester (40391) — Clark County
Telephone: (606) 744-1632

CHIEF EXECUTIVE OFFICER: William H. Hodgkin

TOTAL ASSETS: $83,594,000

PEOPLES COMMERICIAL BANK

Winchester (40391) — Clark County
Telephone: (606) 744-3521

CHIEF EXECUTIVE OFFICER: William H. Pitts, Jr.

TOTAL ASSETS: 62,544,000

GRAVES COUNTY BANK

Wingo (42088) — Graves County
Telephone: (502) 376-2201

CHIEF EXECUTIVE OFFICER: Jimmie J. Ellington

TOTAL ASSETS: $14,343,000

TRUST COMPANIES:

HILLIARD LYONS TRUST COMPANY

Louisville (40202) — Jefferson County
Telephone: (502) 588-8666

CHIEF EXECUTIVE OFFICER: Gilbert L. Pamplin

TOTAL ASSETS: $1,313,828

MULTI-BANK HOLDING COMPANIES

KENTUCKY
MULTI-BANK HOLDING COMPANIES

(As of December 31, 1986)

CITY	DATE OF CONSUMMATION	
Bardstown		**Wilson & Muir Bancorp, Inc.**
	7-14-83	Wilson & Muir Bank & Trust Company Bardstown, Kentucky
	2-8-85	Citizens Bank & Trust Company of Grayson Co. Leitchfield, Kentucky
Benton		**BMC Bankcorp, Inc.**
	9-3-82	Bank of Marshall County Benton, Kentucky
	12-31-84	Graves County Bank Wingo, Kentucky
Berea		**Whitaker Bancorp, Inc.**
	2-15-83	Peoples Bank & Trust Company Berea, Kentucky
	7-1-85	Powell County Bank Stanton, Kentucky
	7-1-85	The First National Bank of Carlisle Carlisle, Kentucky
Bowling Green		**TransFinancial Bancorp, Inc.**
	6-1-84	The Citizens National Bank Bowling Green, Kentucky
	5-30-85	Citizens Bank & Trust Company Glasgow, Kentucky
Covington		**Kentucky Bancorporation, Inc.**
	12-7-83	Kentucky National Bank of Kenton County (formerly First National Bank & Trust Co.) Covington, Kentucky
	1-2-85	Kentucky National Bank of Pendleton Co. Falmouth, Kentucky
	1-2-85	Kentucky National Bank of Boone County Walton, Kentucky

	3-11-86	Kentucky National Bank of Carroll Co. Carrollton, Kentucky
	12-31-86	Marion National Bank Lebanon, Kentucky
Dawson Springs		**Dawson Spring Bancorp, Inc.**
	12-15-82	Commercial Bank of Dawson Dawson Springs, Kentucky
	12-1-86	Kentucky State Bank Scottsville, Kentucky
Edmonton		**Edmonton Banchares, Inc.**
	12-30-82	Edmonton State Bank Edmonton, Kentucky
	10-29-84	Peoples Bank of Tompkinsville Tompkinsville, Kentucky
Frankfort		**Farmers Capital Bank Corporation**
	4-14-83	Farmers Bank & Capital Trust Company Frankfort, Kentucky
	2-15-85	United Bank & Trust Company Versailles, Kentucky
	6-28-85	The Lawrenceburg National Bank Lawrenceburg, Kentucky
	3-28-86	First Citizens Bank, Hardin County (formerly Citizens Bank of Elizabethtown) Elizabethtown, Kentucky
	6-30-86	Farmers Bank & Trust Company Georgetown, Kentucky
Franklin		**Mid-South Bancorp, Inc.**
	12-31-81	Simpson County Bank Franklin, Kentucky
	10-31-85	Adairville Banking Company Adairville, Kentucky
Hyden		**Hyden Citizens Bancorp, Inc.**
	1-3-84	Hyden Citizens Bank Hyden, Kentucky
	5-1-85	Farmers State Bank Booneville, Kentucky
Inez		**Community Holding Company**
	1-31-84	Inez Deposit Bank Inez, Kentucky

	11-5-85	The First National Bank of Louisa Louisa, Kentucky
Irvington		**First Breckinridge Bancshares, Inc.**
	3-8-84	First State Bank Irvington, Kentucky
	1-16-86	The West Point Bank West Point, Kentucky
	6-26-86	River City Bank, Inc. (formerly Continental National Bank of KY) Louisville, Kentucky
Lexington		**First Security Corporation**
	10-14-75	First Security National Bank & Trust Company Lexington, Kentucky
	11-1-85	Clark County Bank Winchester, Kentucky
	12-2-85	Citizens National Bank of Danville Danville, Kentucky
Lexington		**Progressive Banchares, Inc.**
	11-15-83	Farmers Bank Owingsville, Kentucky
	7-1-86	The Anderson National Bank Lawrenceburg, Kentucky
Lexington		**United Bancorp of Kentucky, Inc.**
	9-2-82	First State Bank Manchester, Kentucky
	11-29-84	The First National Bank & Trust Company Nicholasville, Kentucky
	11-29-84	The London Bank & Trust Company London, Kentucky
	11-29-84	Bank of Danvilie Danville, Kentucky
	8-16-85	Richmond Bank Richmond, Kentucky
	3-2-86	First National Bank of Versailles Versailles, Kentucky
London		**Cumberland Valley Financial Corporation**
	12-16-83	Cumberland Valley National Bank & Trust Co. London, Kentucky
	11-13-84	Corbin Deposit Bank Corbin, Kentucky

Louisville		**Citizens Fidelity Corporation**
	2-15-74	Citizens Fidelity Bank & Trust Company Louisville, Kentucky
	2-22-85	Citizens Fidelity Bank & Trust Company (formerly American Bank & Trust Company) Lexington, Kentucky
	10-31-85	Citizens Fidelity Bank & Trust Company (formerly First Hardin National Bank) Elizabethtown, Kentucky
	11-25-85	Citizens Fidelity Bank & Trust Company (formerly The Winchester Bank) Winchester, Kentucky
	4-17-86	Citizens Fidelity Bank of Oldham County (formerly Bank of Oldham County) LaGrange, Kentucky
	12-29-86	Citizens Fidelity Bank of Mercer County Harrodsburg, Kentucky
Louisville		**First National Bank Corporation**
	9-5-74	First National Bank of Louisville Louisville, Kentucky
	9-5-74	First Kentucky Trust Company Louisville, Kentucky
		First National Bank of Louisville Richmond, Virginia
	12-2-84	The Third National Bank of Ashland Ashland, Kentucky
	1-11-85	American National Bank & Trust Company Bowling Green, Kentucky
	7-22-85	Bank of Commerce & Trust Company Lexington, Kentucky
	4-30-86	Central Bank & Trust Company Owensboro, Kentucky
	5-17-86*	The Second National Bank & Trust Company Lexington, Kentucky

* This bank merged with Bank of Commerce & Trust Company, Lexington, effective 5-17-86.

Louisville		**Liberty National Bancorp, Inc.**
	10-1-80	Liberty National Bank & Trust Company Louisville, Kentucky

	3-29-85	Citizens State Bank Owensboro, Kentucky
	4-19-85	Fort Thomas-Bellevue Bank Fort Thomas, Kentucky
	4-1-86	The Kentucky Bank & Trust Company Madisonville, Kentucky
Maysville		**State National Bancorp, Inc.**
	12-4-82	The State National Bank of Maysville Maysville, Kentucky
	5-30-85	Farmers Liberty Bank of Augusta Augusta, Kentucky
	12-24-86	Peoples Bank of Morehead Morehead, Kentucky
Mount Sterling		**Montgomery Bancorporation, Inc.**
	2-22-77	Montgomery Bank & Trust Company Mount Sterling, Kentucky
	12-22-86	Farmers-Exchange Bank Millersburg, Kentucky
Owensboro		**Area Bancshares Corporation**
	8-8-76	The Owensboro National Bank Owensboro, Kentucky
	12-31-86	First City Bank & Trust Company Hopkinsville, Kentucky
Paducah		**Peoples First Corporation**
	9-19-83	Peoples First National Bank & Trust Company Paducah, Kentucky
	10-31-85	First Liberty Bank of Calvert City Calvert City, Kentucky
Radcliff		**Financial Dominion of Kentucky, Inc.**
	2-?-82	The Bank of North Hardin Radcliff, Kentucky
	9-13-85	Farmers Deposit Bank Brandenburg, Kentucky
Russell Springs		**First Bancorp of Russell County, Inc.**
	8-1-83	First National Bank Russell Springs, Kentucky
	12-31-86	Citizens Bank & Trust Company Campbellsville, Kentucky

INTERSTATE ACQUISITIONS BY KENTUCKY BANK HOLDING COMPANIES

(As of 12-31-86)

Louisville		**Citizens Fidelity Corporation**
	11-13-86	First Midwest Bank New Albany, Indiana
	11-21-86	Indiana Southern Bank Sellersburg, Indiana
Louisville		**Liberty National Bancorp, Inc.**
	10-31-86	Liberty National Bank &Trust Co., of Indiana Corydon, Indiana

INTERSTATE ACQUISTIONS OF KENTUCKY BANKS BY OUT-OF-STATE BANK HOLDING COMPANIES

(As of 12-31-86)

TENNESSEE

Nashville		**Commerce Union Corporation**
	5-1-72#	Commerce Union Bank Nashville, Tennessee
	9-22-86*	Williamson County Bank Franklin, Tennessee
	9-22-86*	Planters Bank & Trust Company Hopkinsville, Kentucky

*These institutions previously owned by Central South Bancorp, Inc., Franklin, Tennessee.

Nashville		**First American Corporation**
	6-1-68#	First American National Bank Nashville, Tennessee
	2-28-86	First American Bank (formerly First Bank & Trust Company) Ashland, Kentucky

INDIANA

Evansville		**CNB Bancshares, Inc.**
	1-3-84#	Citizens National Bank of Evansville Evansville, Indiana
	6-30-86	Peoples Bank & Trust Company Madisonville, Kentucky
Evansville		**National City Bancshares, Inc.**
	5-6-85#	The National City Bank of Evansville Evansville, Indiana
	11-30-86	Poole Deposit Bank Poole, Kentucky

(cont'd)

Cincinnati		**The Central Bancorporation, Inc.**
	9-9-69#	Central Trust, N.A. Cincinnati, Ohio
	6-30-86	The Central Trust Company, Boone Co., KY (formerly Union Deposit Bank) Union, Kentucky
	8-5-86	Citizens National Bank Fort Wright, Kentucky
Cincinnati		**Fifth Third Bancorp**
	4-15-75#	Fifth Third Bank Cincinnati, Ohio
	12-31-85	American National Bank Newport, Kentucky
	3-31-86	Boone State Bank & Trust Company Florence, Kentucky
Cincinnati		**First National Cincinnati Corporation**
	1-27-74#	The First National Bank of Cincinnati Cincinnati, Ohio
	3-31-86	Newport National Bank Newport, Kentucky
Columbus		**Banc One, Corporation**
	12-26-68#	Banc One, Columbus, N.A. Columbus, Ohio
	5-30-86	Banc One, Lexington, N.A. (formerly Citizens Union National Bank) Lexington, Kentucky
Columbus		**Huntington Bancshares, Incorporated**
	10-28-66#	The Huntington National Bank Columbus, Ohio
	1-31-86*	Huntington Bank of Kenton County Covington, Kentucky
	1-31-86*	Farmers Bank Butler, Kentucky
	1-31-86*	Peoples Deposit Bank Burlington, Kentucky

Lead bank in holding company.

* These institutions were previously owned by Commonwealth Trust Bancorp, Covington. A subsidiary for this holding company was Covington Trust & Banking Company; now changed to Huntington Bank of Kenton County as of 1-31-86.

COMMONWEALTH OF KENTUCKY

FIFTY-SECOND ANNUAL CREDIT UNION REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1986

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
CREDIT UNIONS

(As of June 30, 1986)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

CREDIT UNION EXAMINERS

SUPERVISORY EXAMINER
Thomas L. Zierer, Jr.

Billy R. Cartwright
Nelson R. Newton
Kevin P. Maguire

CONDENSED STATEMENT OF FINANCIAL CONDITION OF 90 STATE-CHARTERED CREDIT UNIONS AS OF JUNE 30, 1986

ASSETS

Cash		$ 68,508,735
Total Loans	$ 212,155,775	
Less: Allowance for Loan Losses	1,116,121	
Net Loans		211,039,654
Total Investment Securities	177,402,525	
Less: Allowance for Investment Losses	19,330	
Net Investment Securities		177,383,195
Land and Building (Net of Depreciation)		3,361,817
Other Fixed Assets		1,879,521
All Other Assets		3,757,914
TOTAL ASSETS		**$ 465,930,836**

LIABILITIES & CAPITAL

LIABILITIES		
Notes Payable		$ 183,000
Accounts Payable		525,685
Dividends and Interest Payable		2,263,088
All Other Liabilities		1,492,420
Total Liabilities		**$ 4,464,193**

CAPITAL

CAPITAL ACCOUNTS (EQUITY/SHARES)		
Total Shares and Deposits		$ 427,463,162
Reserves	$ 19,604,872	
Undivided Earnings	9,685,899	
Net Income	4,712,710	
Total Equity		34,003,481
Total Equity/Shares		**$ 461,466,643**
TOTAL LIABILITIES/EQUITY/SHARES		**$ 465,930,836**

COMPARATIVE STATEMENT OF ASSETS OF STATE-CHARTERED CREDIT UNIONS

June 30, 1934	$ 391,943	June 30, 1961	$ 29,357,256
June 29, 1935	725,535	June 30, 1962	31,739,280
June 30, 1936	1,249,342	June 29, 1963	34,501,791
June 30, 1937	1,660,520	June 30, 1964	39,301,082
June 30, 1938	1,696,127	June 30, 1965	43,391,089
June 30, 1939	2,057,015	June 30, 1966	46,430,845
June 30, 1941	3,146,257	June 30, 1967	50,065,518
June 30, 1942	3,251,825	June 30, 1968	53,669,699
June 30, 1943	2,982,267	June 30, 1969	58,409,409
June 30, 1944	3,088,248	June 30, 1970	64,297,546
June 30, 1945	3,505,257	June 30, 1971	71,728,169
June 29, 1946	4,144,653	June 30, 1972	81,246,995
June 30, 1947	4,995,675	June 30, 1973	91,221,819
June 30, 1948	6,083,221	June 30, 1974	100,937,750
June 30, 1949	7,107,044	June 30, 1975	113,438,105
June 30, 1950	8,334,194	June 30, 1976	129,079,696
June 30, 1951	8,179,622	June 30, 1977	147,094,455
June 30, 1952	10,516,625	June 30, 1978	169,281,627
June 30, 1953	12,623,784	June 30, 1979	176,261,333
June 30, 1954	14,781,357	June 30, 1980	170,888,349
June 30, 1955	16,702,656	June 30, 1981	198,916,832
June 30, 1956	19,107,017	June 30, 1982	190,721,775
June 30, 1957	21,437,514	June 30, 1983	226,257,290
June 30, 1958	23,623,385	June 30, 1984	270,077,766
June 30, 1959	26,447,334	June 30, 1985	324,359,567
June 30, 1960	27,979,449	June 30, 1986	465,930,836

CREDIT UNION APPROVED FOR NAME CHANGE, MERGERS, AND CREDIT UNION(S) IN RECEIVERSHIP

CREDIT UNION NAME CHANGED

10-31-85 First Commonwealth Credit Union, Inc.
Louisville, Kentucky
Name changed from Commonwealth Credit Union, Inc.

CREDIT UNIONS MERGED

10-28-85 Newport Police & Firemen Credit Union, Inc. Newport, Kentucky merged with Covington Kentucky C & O Employees Credit Union, Inc., Covington, Kentucky

2-7-86 BG-WC Hospital Credit Union, Inc., Bowling Green, Kentucky merged with Bowling Green Federal Credit Union, Bowling Green, Kentucky.

3-31-86 Fruit of the Loom Credit Union, Inc., Bowling Green, Kentucky merged with Autotruck Federal Credit Union, Louisville, Kentucky.

CREDIT UNION IN RECEIVERSHIP

2-19-75 Red Robin Credit Union, Inc., Stone, Kentucky

STATE-CHARTERED CREDIT UNIONS

ASHLAND	Ashland Armco Employees Credit Union, Inc. Total Assets	$ 26,097,783
ASHLAND	Ashland Ky. Federal Employees Credit Union, Inc. Total Assets	$ 51,035
ASHLAND	Ashland Oil Employees Credit Union, Inc. Total Assets	$ 38,649,111
ASHLAND	City Credit Union, Inc. Total Assets	$ 370,601
ASHLAND	Kenesco Credit Union, Inc. Total Assets	$ 346,929
ASHLAND	Kentucky Power Company Employees Credit Union, Inc. Total Assets	$ 231,150
ASHLAND	Namsco Credit Union, Inc. Total Assets	$ 206,095
BARDSTOWN	St. Monica Credit Union, Inc. Total Assets	$ 28,500
BENHAM	Benham Credit Union, Inc. Total Assets	$ 1,241,243
BEREA	Berea Credit Union, Inc. Total Assets	$ 515,778
BOWLING GREEN	Western Kentucky University Credit Union, Inc. Total Assets	$ 12,188,980
CAMPBELLSVILLE	Taylor Manufacturing Employees Credit Union, Inc. Total Assets	$ 774,338

CARLISLE	Blue Grass Industries Credit Union, Inc.		
	Total Assets	$	697,529
COVINGTON	Covington City Employees Credit Union, Inc.		
	Total Assets	$	1,407,831
COVINGTON	Covington Ky. C&O Employees Credit Union, Inc.		
	Total Assets	$	5,729,159
COVINGTON	Rajco Credit Union, Inc.		
	Total Assets	$	1,200,146
COVINGTON	St. Augustine Credit Union, Inc.		
	Total Assets	$	161,792
COVINGTON	St. John's Parish Credit Union, Inc.		
	Total Assets	$	148,280
ELIZABETHTOWN	Coca-Cola Employees of Elizabethtown Credit Union, Inc.		
	Total Assets	$	261,511
ERLANGER	St. Henry's Parish Credit Union, Inc.		
	Total Assets	$	2,608,789
FANCY FARM	Fancy Farm Credit Union, Inc.		
	Total Assets	$	7,043,903
FRANKFORT	Commonwealth Credit Union, Inc.		
	Total Assets	$	164,365,196
FRANKFORT	Kentucky Employees Credit Union, Inc.		
	Total Assets	$	18,907,549
FRANKFORT	Triangle Club Credit Union, Inc.		
	Total Assets	$	2,376,891
FRANKFORT	Union Underwear Company Employees Credit Union, Inc.		
	Total Assets	$	303,764

FT. WRIGHT	Transit Credit Union, Inc. Total Assets	$ 845,390
FULTON	Ferry Morse (Fulton) Credit Union, Inc. Total Assets	$ 218,015
GREENVILLE	MCH Credit Union, Inc. Total Assets	$ 163,489
HARDINSBURG	Breckinridge Teachers Credit Union, Inc. Total Assets	$ 99,111
LEXINGTON	Dixie Cup Credit Union, Inc. Total Assets	$ 455,147
LEXINGTON	GTKY Employees Credit Union, Inc. Total Assets	$ 9,900,511
LEXINGTON	Herald-Leader Employees Credit Union, Inc. Total Assets	$ 3,652,885
LEXINGTON	KAWA Credit Union, Inc. Total Assets	$ 405,953
LEXINGTON	Kentucky Conference Credit Union, Inc. Total Assets	$ 437,963
LEXINGTON	Lexington Postal Credit Union, Inc. Total Assets	$ 7,836,236
LEXINGTON	Metro Employees Credit Union, Inc. Total Assets	$ 1,495,677
LEXINGTON	Mutual Credit Union, Inc. Total Assets	$ 29,211
LEXINGTON	SEG Employees Credit Union, Inc. Total Assets	$ 5,982,330
LEXINGTON	VAMC Employees Credit Union, Inc. Total Assets	$ 2,231,768

LOUISVILLE	AAF Employees Credit Union, Inc. Total Assets	$	698,489
LOUISVILLE	ALCAN Employees Credit Union, Inc. Total Assets	$	5,504,534
LOUISVILLE	AMSCO Employees Credit Union, Inc. Total Assets	$	1,090,883
LOUISVILLE	B. C. B. S. Credit Union, Inc. Total Assets	$	5,767,659
LOUISVILLE	Blue Grass Credit Union, Inc. Total Assets	$	2,109,860
LOUISVILLE	Bourbon Credit Union, Inc. Total Assets	$	669,042
LOUISVILLE	Brown-Forman Employees Credit Union, Inc. Total Assets	$	2,864,059
LOUISVILLE	Cissell Credit Union, Inc. Total Assets	$	693,867
LOUISVILLE	C. Lee Cook Employees Credit Union, Inc. Total Assets	$	281,233
LOUISVILLE	Coca Cola Employees Credit Union, Inc. Total Assets	$	917,637
LOUISVILLE	Co-Lith-Co Credit Union, Inc. Total Assets	$	146,071
LOUISVILLE	CONNA Employees Credit Union, Inc. Total Assets	$	855,259
LOUISVILLE	Corbett Employees Credit Union, Inc. Total Assets	$	590,083
LOUISVILLE	Courier Journal and Times Credit Union, Inc. Total Assets	$	4,193,731

LOUISVILLE	CUE Credit Union, Inc.		
	Total Assets	$	3,733,899
LOUISVILLE	Enro Shirt Company Employees Credit Union, Inc.		
	Total Assets	$	1,019,527
LOUISVILLE	First Commonwealth Credit Union, Inc.		
	Total Assets	$	1,407,282
LOUISVILLE	Gamble Brothers Employees Credit Union, Inc.		
	Total Assets	$	206,819
LOUISVILLE	Hart Manufacturing Company Employees Credit Union, Inc.		
	Total Assets	$	166,942
LOUISVILLE	Henry Vogt Employees Credit Union, Inc.		
	Total Assets	$	2,306,741
LOUISVILLE	Kemba Louisville Credit Union, Inc.		
	Total Assets	$	14,172,099
LOUISVILLE	Kentucky Central Credit Union, Inc.		
	Total Assets	$	19,405,743
LOUISVILLE	Kentucky Chiropractic Credit Union, Inc.		
	Total Assets	$	154,845
LOUISVILLE	Kitco Employees Credit Union, Inc.		
	Total Assets	$	1,981,542
LOUISVILLE	Ky. Co. Chem. Employees Credit Union, Inc.		
	Total Assets	$	120,393
LOUISVILLE	Lincoln Income Employees Credit Union, Inc.		
	Total Assets	$	461,179

LOUISVILLE	Louisville District U.S. Engineer Employees Credit Union, Inc.		
	Total Assets	$	2,815,782
LOUISVILLE	Louisville FCB Employees Credit Union, Inc.		
	Total Assets	$	1,567,905
LOUISVILLE	Louisville Federal Credit Union, Inc.		
	Total Assets	$	8,228,441
LOUISVILLE	Louisville Gas & Electric Co. Credit Union, Inc.		
	Total Assets	$	7,337,640
LOUISVILLE	Louisville Naval Ordnance Plant Employees Credit Union, Inc.		
	Total Assets	$	13,902,990
LOUISVILLE	Louisville Police Officers Credit Union, Inc.		
	Total Assets	$	9,240,224
LOUISVILLE	Louisville Public Library Credit Union, Inc.		
	Total Assets	$	67,924
LOUISVILLE	Mammoth Employees Credit Union, Inc.		
	Total Assets	$	276,485
LOUISVILLE	Progress Credit Union, Inc.		
	Total Assets	$	128,888
LOUISVILLE	Reliance Employees Credit Union, Inc.		
	Total Assets	$	506,544
LOUISVILLE	Rural Cooperatives Credit Union, Inc.		
	Total Assets	$	7,616,541
LOUISVILLE	Southern Star Employees Credit Union, Inc.		
	Total Assets	$	3,485,177

LOUISVILLE	Standard Oil Company Employees Credit Union, Inc.	
	Total Assets	$ 280,146
LOUISVILLE	STANSANCO Credit Union, Inc.	
	Total Assets	$ 1,626,403
LOUISVILLE	Tarcana Credit Union, Inc.	
	Total Assets	$ 3,285,297
LOUISVILLE	Taylor Employees Credit Union, Inc.	
	Total Assets	$ 595,841
LOUISVILLE	University Credit Union, Inc.	
	Total Assets	$ 2,556,012
NEWPORT	Newport Postal Credit Union, Inc.	
	Total Assets	$ 128,439
OWENSBORO	Texas Gas Employees Credit Union, Inc.	
	Total Assets	$ 5,003,582
PADUCAH	Lourdes Employees Credit Union, Inc.	
	Total Assets	$ 574,229
PADUCAH	Paducah City Employees Credit Union, Inc.	
	Total Assets	$ 2,236,986
PADUCAH	Postal Credit Union, Inc.	
	Total Assets	$ 574,229
PHILPOT	Knottsville Credit Union, Inc.	
	Total Assets	$ 710,164
WHITESBURG	Letcher County Teachers Credit Union, Inc.	
	Total Assets	$ 319,115
WHITESVILLE	Whitesville Community Credit Union, Inc.	
	Total Assets	$ 2,633,056

COMMONWEALTH OF KENTUCKY

ANNUAL CONSUMER LOAN REPORT

THOMAS B. MILLER
COMMISSIONER

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
CONSUMER LOANS

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

CONSUMER LOAN EXAMINERS

SUPERVISORY EXAMINER
Bob A. Lawson

Charles K. Hampton
William C. Johnston

Notation: Due to the statutory date of call the condensed statement is as of December 31, 1985. However, the individual license listing is current to date of print.

CONDENSED STATEMENT OF CONDITION OF CONSUMER LOAN COMPANIES AS OF DECEMBER 31, 1985

ASSETS

Cash and Due from Depository Institutions		$ 2,268,733
Loans Receivable:		
Add-on Loans net of Unearned Income	$ 285,432,179	
Percent Per Month Basis Loans	75,340,855	
Total Loans, Net of Unearned	360,773,034	
Less: Reserve for Bad Debts	11,025,667	
Total Loan Receivable, Net of Unearned and Reserves		349,747,367
Premises and Fixed Assets (Net of Depreciation)		2,415,425
Deferred Charges and Prepaid Expenses		648,312
Other Assets Used in Consumer Loan Business		3,741,092
Total Assets Used in Consumer Loan Business		358,820,929
All Other Assets		62,584,411
TOTAL ASSETS		**$ 421,405,340**

LIABILITIES & CAPITAL/NET WORTH

Investment Certificates		$ 1,730,815
Other Liabilities		268,683,346
Total Liabilities		$ 270,414,161

CAPITAL AND NET WORTH

CORPORATIONS:		
Subordinated Notes	$ 5,747,250	
Capital Notes	2,019,900	
Total Dept Capital		$ 7,767,150
Capital Stock		1,529,558
Paid-In Surplus		13,008,348
Earned Surplus		35,378,565
INDIVIDUALS AND PARTNERSHIPS:		
Net Worth		1,615,987
Individual Licensed Offices Net Worth		91,691,571
Total Capital and Net Worth		$ 150,991,179
TOTAL LIABILITIES and CAPITAL/NET WORTH		**$ 421,405,340**

LICENSED CONSUMER LOAN COMPANIES IN THE STATE OF KENTUCKY

No. 334 Clinton Loan Company, Inc.
100 North Washington Street ..... Albany

No. 1009 Tri City Financial Service, Inc.
South Highway 127 - Tennessee Road ..... Albany

No. 295 Ashland Finance Company of Kentucky
1600½ Carter Avenue ..... Ashland

No. 83 Beneficial Kentucky, Inc.
230 Sixteenth Street ..... Ashland

No. 1032 City Finance Company d/b/a
Public Finance Corporation
1322 Winchester Avenue ..... Ashland

No. 920 Commercial Credit Loans, Inc.
822 Thirteenth Street ..... Ashland

No. 282 Kentucky Finance Company, Inc. of Ashland, Ky.
1744 Winchester Avenue ..... Ashland

No. 960 Norwest Financial Kentucky, Inc.
341 Fourteenth Street ..... Ashland

No. 739 Ashland Finance Company of Kentucky
102 Liberty Street ..... Barbourville

No. 957 Central Financial Services, Inc.
103 Liberty Street ..... Barbourville

No. 1033 City Finance Company d/b/a
Public Finance Corporation
205 Kentucky Home Square ..... Bardstown

No. 1049 Fidelity Credit Corporation
125 North Third Street ..... Bardstown

No. 653 Kentucky Finance Co., Inc., Bardstown, Ky.
116 North Third Street ..... Bardstown

No. 533 Lincoln Finance Company of Hartford, Inc.
216 Main Street ..... Beaver Dam

No. 658 Kentucky Finance Co., Berea, Ky.
113 Clay Drive ..... Berea

No. 894 Aetna Finance Company d/b/a
ITT Financial Services
2530 Scottsville Road ..... Bowling Green

No. 906 Commercial Credit Loans, Inc.
529 State Street ..... Bowling Green

No. 33 Credithrift of America, Inc.
554 U.S. 31 ..... Bowling Green

No. 1003 Fidelity Credit Corporation
870 Fairview Avenue #5 ..... Bowling Green

No. 220 Kentucky Finance Company, Inc.
916 State Street ..... Bowling Green

No. 961 Norwest Financial Kentucky, Inc.
Fairview Plaza ..... Bowling Green

No. 1002 Peoples Security Finance Co., Inc.
1411 Laurel Avenue ..... Bowling Green

No. 855 Pioneer Credit Company
842 U.S. 31-W By-Pass ..... Bowling Green

No. 821 Surety Finance, Inc.
1562 31-W By-Pass ..... Bowling Green

No. 711 Kentucky Finance Co., Inc., Burkesville, Ky.
210-C North Main Street ..... Burkesville

No. 618 Credithrift of America, Inc.
52 Main Street ..... Cadiz

No. 1034 City Finance Company d/b/a
Public Finance Corporation
Elmhurst Plaza South ..... Campbellsville

No. 764 Credithrift of America, Inc.
113 West Main Street ..... Campbellsville

No. 978 Kentucky Finance Co., Inc., Campbellsville, Ky.
1320 East Broadway ..... Campbellsville

No. 130 Term Finance Company, Inc.
139 Fifth Street ..... Carrollton

No. 336 Kentucky Finance Co., Inc., Central City, Ky.
119 Broad Street ..... Central City

No. 755 Peoples Security Finance Co., Inc.
U.S. 62 and 431 ..... Central City

No. 317 Peoples Loan Company, Inc.
109 Campbellsville Street ..... Columbia

No. 387 Kentucky Finance Co., Inc., No. 2, Corbin, Ky.
Trademart Shopping Center ..... Corbin

No. 107 Kentucky Finance Company, Inc., Corbin, Ky.
217 South Main Street ..... Corbin

No. 399 Kentucky Finance Co., Inc., Cumberland, Ky.
1006 East Main Street ..... Cumberland

No. 657 Kentucky Finance Co., Inc., Cynthiana, Ky.
46 East Pike Street ..... Cynthiana

No. 989 Aetna Finance Company d/b/a
ITT Financial Services
104 Ponder Court ..... Danville

No. 47 Credithrift of America, Inc.
801 Maple Avenue ..... Danville

No. 148 Kentucky Finance Co., Inc., Danville, Ky.
1324 Hustonville Road ..... Danville

No. 424 Kentucky Finance Co., Inc., No. 2, Danville, Kentucky
319 West Main Street ..... Danville

No. 725 Credithrift of America, Inc.
118 South Main Street ..... Dawson Springs

No. 907 Commercial Credit Loans, Inc.
Helmwood Plaza Shopping Center ..... Elizabethtown

No. 368 Kentucky Finance Company, Inc., Elizabethtown, Ky.
#4, Governor's Square Center ..... Elizabethtown

No. 366 Kentucky Finance Co., Inc., No. 2, Elizabethtown, Ky.
1815 North Dixie ..... Elizabethtown

No. 71 Lincoln Loan Company
25 Public Square ..... Elizabethtown

No. 1050 Manufactures Hanover Consumer Services of America, Inc.
Elizabethtown Plaza Shopping Center
Sycamore Street ..... Elizabethtown

No. 374 Kentucky Finance Co., Inc., Eminence, Ky.
129 North Main Street ..... Eminence

No. 509 Credithrift of America, Inc.
3126 Dixie Highway ..... Erlanger

No. 786 Household Finance Corporation II
3159 "A" Dixie Highway
Erlanger Shopping Center ..... Erlanger

No. 522 Reliable Finance Company of Kentucky
4115 Dixie Highway ..... Erlanger

No. 840 Kentucky Finance Co., Inc., Flemingsburg, Ky.
106 East Water Street ..... Flemingsburg

No. 941 Aetna Finance Company d/b/a
ITT Financial Services
8126 Mall Road ..... Florence

No. 781 Associates Financial Services Company of Kentucky, Inc.
7830 U.S. Highway 42 ..... Florence

No. 1000 AVCO Financial Services Two, Inc.
8414 U.S. 42 ..... Florence

No. 888 Beneficial Kentucky, Inc.
Mall Road Square — Florence Mall Road ..... Florence

No. 940 Boone Financial Service
7357 Burlington Pike ..... Florence

No. 1036 City Finance Company d/b/a
Public Finance Corporation
7112 Dixie Highway ..... Florence

No. 1051 Manufacturers Hanover Consumer Services of America, Inc.
8205 U.S. 42 ..... Florence

No. 1010 Northern Kentucky Financial Corporation
7955 Mall Road ..... Florence

No. 851 Norwest Financial Kentucky, Inc.
7557 Mall Road ..... Florence

No. 948 Union Trust Incorporated
7861 Dream Street ..... Florence

No. 958 Fidelity Financial Services, Inc.
1717 Dixie Highway ..... Fort Wright

No. 1014 First Union Mortgage Corporation d/b/a First Union Financial
1717 Dixie Highway - Suite 520 ..... Fort Wright

No. 994 Aetna Finance Company d/b/a ITT Financial Services
1267 U. S. Highway 127 ..... Frankfort

No. 1035 City Finance Company d/b/a
Public Finance Corporation
18 Century Plaza ..... Frankfort

No. 360 Credithrift of America, Inc.
693 East Main Street ..... Frankfort

No. 51 Credithrift of America, Inc.
821 Louisville Road ..... Frankfort

No. 186 Kentucky Finance Co., Inc., Frankfort, Ky.
Eastwood Shopping Center ..... Frankfort

No. 96 Kentucky Finance Co., Inc., No. 2, Frankfort, Ky.
302 St. Clair Street ..... Frankfort

No. 841 Kentucky Finance Co., Inc., Franklin, Ky.
101 West Cedar Street ..... Franklin

No. 854 Peoples Security Finance Company, Inc.
727 North Main Street ..... Franklin

No. 1037 City Finance Company d/b/a Public Finance Corporation
138½ South Broadway ..... Georgetown

No. 222 Kentucky Finance Co., Inc., Georgetown, Ky.
115 North Broadway ..... Georgetown

No. 43 Credithrift of America, Inc.
601-A Happy Valley Road ..... Glasgow

No. 640 Highland Finance, Inc.
320 Green Acres Drive ..... Glasgow

No. 237 Kentucky Finance Co., Inc., Glasgow, Ky.
305 Happy Valley Road ..... Glasgow

No. 1001 Peoples Security Finance Co., Inc.
117 Columbia Avenue ..... Glasgow

No. 932 Grayson Credit Corp.
303 East Main Street ..... Grayson

No. 214 Lincoln Finance Company, Inc.
Public Square ..... Greensburg

No. 164 Greenville Loan Co., Inc.
116 Court Street ..... Greenville

No. 604 Breckinridge Loan, Inc.
Hook Office Building — U.S. Highway 60 ..... Hardinsburg

No. 933 BarclaysAmerican/Financial, Inc.
U.S. 421 By-Pass ..... Harlan

No. 922 Commerical Credit Loans, Inc.
Highway 421, South ..... Harlan

No. 572 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Harlan
112 North First Street ..... Harlan

No. 350 Kentucky Finance Co., Inc., Harlan, Ky.
Village Center Shopping Center ..... Harlan

No. 842 Kentucky Finance Co., Inc., Harrodsburg, Ky.
128 South Main Street ..... Harrodsburg

No. 934 BarclaysAmerican/Financial, Inc.
1701 N. Main Street ..... Hazard

No. 923 Commercial Credit Loans, Inc.
401 Memorial Drive ..... Hazard

No. 58 Credithrift of America, Inc.
Town & Country Shopping Center ..... Hazard

No. 386 Kentucky Finance Co., Inc., Hazard, Ky.
Wells Building — Morgan Street ..... Hazard

No. 884 Kentucky Finance Co., Inc., No. 2, Hazard, Ky.
Main Street ..... Hazard

No. 866 Beneficial Kentucky, Inc.
241 First Street ..... Henderson

No. 1039 City Finance Company d/b/a
Public Finance Corporation
105 North Main Street ..... Henderson

No. 14 Credithrift of America, Inc.
223 Second Street ..... Henderson

No. 145 Kentucky Finance Co., Inc., Henderson, Ky.
Corner Second and Main Streets ..... Henderson

No. 756 Peoples Security Finance Company, Inc.
East Gate Shopping Center — 1658 Second Street ..... Henderson

No. 926 Aetna Finance Company d/b/a
ITT Financial Services
2371 Alexandria Pike ..... Highland Heights

No. 1040 City Finance Company d/b/a
Public Finance Corporation
2714 Alexandria Pike ..... Highland Heights

No. 895 Kentucky Finance Co., Inc., Hindman, Ky.
Main Street ..... Hindman

No. 309 Acme-Good Will Finance
207 East Ninth Street ..... Hopkinsville

No. 995	Aetna Finance Company d/b/a ITT Financial Services 2909 Ft. Campbell Blvd.	Hopkinsville
No. 32	Credithrift of America, Inc. 1005 South Virginia	Hopkinsville
No. 591	Credithrift of America, Inc. Skyline Shopping Center — Ft. Campbell Blvd.	Hopkinsville
No. 936	Fidelity Credit Corporation 2520 Ft. Campbell Blvd.	Hopkinsville
No. 221	Kentucky Finance Co., Inc., Hopkinsville, Ky. 201 East Ninth Street	Hopkinsville
No. 395	Kentucky Finance Co., Inc., No. 2, Hopkinsville, Ky. 2210 Ft. Campbell Boulevard	Hopkinsville
No. 962	Norwest Financial Kentucky Inc. 4000 Ft. Campbell Boulevard	Hopkinsville
No. 757	Peoples Security Finance Company, Inc. 1313 South Virginia Street	Hopkinsville
No. 738	USA Financial Services, Inc. Skyline Shopping Center - Ft. Campbell Blvd.	Hopkinsville
No. 843	Kentucky Finance Co., Inc., Horse Cave, Ky. 119 Water Street	Horse Cave
No. 816	Term Finance Company 215 East Main Street	Horse Cave
No. 109	Eagle Finance Corporation 218 North Main Street	Irvine
No. 896	Empire Finance Company of Irvine, Inc. 412 River Road	Irvine
No. 929	Kentucky Finance Co., Inc., Irvine, Kentucky 315 Richmond Drive, West Irvine Plaza	Irvine
No. 235	Jackson Finance Company 1118 Main Street	Jackson

No. 983 Kentucky Finance Co., Inc., No. 2, Danville, Ky.
79 Public Square ..... Lancaster

No. 398 Lancaster Loan Company
104 Stanford Street ..... Lancaster

No. 1017 Loans Inc. d/b/a The Loan Store
245 West Main Street ..... Lebanon

No. 409 Kentucky Finance Co., Inc., Leitchfield, Ky.
42 Public Square ..... Leitchfield

No. 984 Aetna Finance Company d/b/a
ITT Financial Services
500 New Circle Road ..... Lexington

No. 293 Aetna Finance Company d/b/a
ITT Financial Services
2331 Nicholasville Road ..... Lexington

No. 977 American Fletcher Financial Services, Inc.
1220 South Broadway ..... Lexington

No. 268 Associates Financial Services Company of Kentucky, Inc.
3101 Clays Mill Road ..... Lexington

No. 1009 AVCO Financial Services Two, Inc.
2417 Nicholasville Road ..... Lexington

No. 953 BarclaysAmerican/Financial, Inc.
2679 Regency Road ..... Lexington

No. 75 Beneficial Kentucky, Inc.
2218 Nicholasville Road ..... Lexington

No. 1041 City Finance Company d/b/a
Public Finance Corporation
347 Eastland Shopping Center ..... Lexington

No. 461 Credithrift, of American, Inc.
1575 Winchester Road ..... Lexington

No. 636 Credithrift of America, Inc.
275 Southland Drive ..... Lexington

No. 674 Credithrift of America, Inc.
2350 Woodhill Drive ..... Lexington

No. 1006 Delta Financial Services Corp.
3175 Custer Drive, Suite 301 ..... Lexington

No. 686 Fayette Finance Co., Inc.
132 North Limestone ..... Lexington

No. 1015 Fidelity Financial Services, Inc.
2230 Idle Hour Center ..... Lexington

No. 946 First Union Financial
851 Corporate Center ..... Lexington

No. 990 Freedlander Financial Services of Kentucky, Inc.
350 Elaine Drive ..... Lexington

No. 1028 Green Tree Acceptance, Inc.
2525 Harrodsburg Road ..... Lexington

No. 897 Household Finance Corporation II
Woodhill Circle Plaza
1555 New Circle Road ..... Lexington

No. 26 Kentucky Finance Co., Inc., No. 4
1265 North Broadway ..... Lexington

No. 90 Kentucky Finance Co., Inc., of Lexington, Ky.
1018 New Circle Road, N.E. ..... Lexington

No. 845 Kentucky Finance Co., Inc., No. 6, Lexington, Ky.
127 East Reynolds Road ..... Lexington

No. 498 Kentucky Finance Co., Inc., No. 5, Lexington, Ky.
3120 Pimlico Parkway ..... Lexington

No. 423 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
415 Southland Drive ..... Lexington

No. 639 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
1020 Eastland Shopping Center ..... Lexington

No. 1012 Lexington Finance Co., Inc.
431 Southland Drive ..... Lexington

No. 25 Lexington Finance Company, Inc.
110 West Short Street ..... Lexington

No. 1004 Lexington Finance Co., Inc.
1555 New Circle Road ..... Lexington

No. 1052 Manufactures Hanover Consumer Services of America, Inc.
235 Southland Drive ..... Lexington

No. 963 Norwest Financial Kentucky, Inc.
500 New Circle Road ..... Lexington

No. 968 Security Pacific Finance Corp.
2365 Harrodsburg Road ..... Lexington

No. 955 Shelter Financial Services, Inc.
2433 Regency Road ..... Lexington

No. 949 Union Trust, Incorporated
149 West Vine Street ..... Lexington

No. 904 USA Financial Services, Inc.
160 Burt Road ..... Lexington

No. 446 Liberty Loan and Finance Company, Inc.
Town House Building — Hustonville Street ..... Liberty

No. 475 Ashland Finance Company of Kentucky
111 North Main Street ..... London

No. 534 Empire Finance Company of London, Inc.
107 West Fifth Street ..... London

No. 846 Kentucky Finance Co., Inc., London, Ky.
215 South Main Street ..... London

No. 335 Kentucky Finance Co., Inc., Louisa, Ky.
Main Cross and Madison ..... Louisa

No. 985 Aetna Finance Company d/b/a
ITT Financial Services
9447 Westport Road ..... Louisville

No. 927 Aetna Finance Company d/b/a
ITT Financial Services
5617 Outer Loop ..... Louisville

No. 852 Aetna Finance Company d/b/a
ITT Financial Services
3069 Breckinridge Lane ..... Louisville

No. 966 American Fletcher Financial Services
4020 Taylorsville Road ..... Louisville

No. 162 Associates Financial Services of Kentucky, Inc.
2241 Hikes Lane ..... Louisville

No. 954 AVCO Financial Services Two, Inc.
901 DuPont Road ..... Louisville

No. 1018 Barclays American Financial, Inc.
1930 Bishop Lane - Suite 720 ..... Louisville

No. 864 BarclaysAmerican/Financial, Inc.
Breckinridge Plaza Shopping Center
Breckinridge Lane ..... Louisville

No. 981 BarclaysAmerican/Financial, Inc.
4300 Outer Loop ..... Louisville

No. 982 BarclaysAmerican/Financial, Inc.
4500 Dixie Highway ..... Louisville

No. 234 Beneficial Kentucky, Inc.
8514 Preston Highway ..... Louisville

No. 154 Century Finance Company of Kentucky
3975 South Seventh Street ..... Louisville

No. 372 Chemical Financial Services Corporation
4000 DuPont Circle ..... Louisville

No. 391 Chrysler First Financial Services Corporation of Kentucky
1250 Bardstown Road — Mid-City Mall ..... Louisville

No. 1045 City Finance Company d/b/a
Public Finance Corporation
6804 Dixie Highway ..... Louisville

No. 1044 City Finance Company d/b/a
Public Finance Corporation
4761 Dixie Highway ..... Louisville

No. 1042 City Finance Company d/b/a
Public Finance Corporation
7910 Preston Highway ..... Louisville

No. 1043 City Finance Company d/b/a
Public Finance Corporation
2220 Hikes Lane ..... Louisville

No. 785 Consumers Finance Company, Inc.
3467½ Taylor Boulevard ..... Louisville

No. 326 Credithrift of America, Inc.
2602 Preston Street ..... Louisville

No. 726 Credithrift of America, Inc.
7305 South Preston Highway ..... Louisville

No. 812 Credithrift of America, Inc.
3904 Bardstown Road ..... Louisville

No. 110 Credithrift of America, Inc.
4157 Shelbyville Road ..... Louisville

No. 433 Empire Finance Company of Louisville
1001 Bardstown Road ..... Louisville

No. 1027 Fidelity Financial Services, Inc.
2251 Hikes Lane ..... Louisville

No. 937 Fidelity Financial Services, Inc.
1961 Brownsboro Road ..... Louisville

No. 1008 Fidelity Financial Services, Inc.
4744 Rockford Plaza ..... Louisville

No 938 Fidelity Financial Services, Inc.
200 High Rise Drive ..... Louisville

No. 945 First Union Financial
10100 Linn Station — Suite 409 ..... Louisville

No. 285 Household Finance Corporation II
5300 Dixie Highway — Pleasure Ridge ..... Louisville

No. 610 Household Finance Corporation II
3001½ Bardstown Road ..... Louisville

No. 95 Kentucky Finance Co., Inc., No. 1, Louisville, Ky.
614 West Broadway ..... Louisville

No. 150 Kentucky Finance Co., Inc., No. 3, Louisville, Ky.
7100-C-2 Preston Highway ..... Louisville

No. 1054 Manufacturers Hanover Consumer Services of America, Inc.
4006 Dutchmans Lane ..... Louisville

No. 1055 Manufacturers Hanover Consumer Services of America, Inc.
107 North Hurstbourne Lane ..... Louisville

No. 883 Mellon Financial Services Corporation
8406 Preston Highway ..... Louisville

No. 956 The Money Store/Kentucky, Inc.
6100 Dutchmans Lane ..... Louisville

No. 35 Norwest Financial Kentucky, Inc.
3411 Bardstown Road ..... Louisville

No. 229 Norwest Financial Kentucky, Inc.
7204 Dixie Highway ..... Louisville

No. 693 Security Pacific Finance Corp. of Kentucky
5107 Preston Highway ..... Louisville

No. 952 Union Trust, Incorporated
9289 Hurstbourne Lane ..... Louisville

No. 950 Union Trust, Incorporated
3929 Bardstown Road ..... Louisville

No. 1016 Union Trust Incorporated
4245 Outer Loop ..... Louisville

No. 951 United Credit Corp.
5330A South Third Street ..... Louisville

No. 1056 USA Financial Services, Inc.
4447 Dixie Highway ..... Louisville

No. 915 Commercial Credit Loans, Inc.
552 East Center Street ..... Madisonville

No. 48	Credithrift of America, Inc. 755 East Center Street	Madisonville
No. 811	Empire Finance Company of Madisonville, Inc. 57 South Main Street	Madisonville
No. 947	Fidelity Credit Corporation Martin Mall — Thornberry Drive	Madisonville
No. 209	Kentucky Finance Co., Inc., of Madisonville 40 South Main Street	Madisonville
No. 1005	Kentucky Finance Co., Inc. No. 2, Madisonville, Ky. 728 South Main Street	Madisonville
No. 758	Peoples Security Finance Company, Inc. 108 Madison Square Shopping Center	Madisonville
No. 1031	Southern Finance Co., Inc. 1350 South Main Street	Madisonville
No. 1019	Central Financial Services, Inc. 214 Main Streeet	Manchester
No. 875	Kentucky Finance Co., Inc., Manchester, Ky. Town Square	Manchester
No. 1025	The New Manchester Finance Company, Inc. 309 Bridge Street	Manchester
No. 494	Kentucky Finance Co., Inc., Marion, Ky. 108 South Main Street	Marion
No. 1029	Community Credit Corp. 521 South Sixth Street	Mayfield
No. 799	Kentucky Finance of Mayfield, Inc. 123 West Broadway	Mayfield
No. 910	Fidelity Credit Corporation 417 South Sixth Street	Mayfield
No. 486	Empire Finance Company of Lexington, Inc. d/b/a Empire Finance Company of Maysville 7 East Second Street	Maysville

No. 118 Kentucky Finance Co., Inc., Maysville, Ky.
13 East Second Street ..... Maysville

No. 346 Kentucky Finance Co., Inc. No. 2, Middlesboro, Ky.
22 Village Square Shopping Center ..... Middlesboro

No. 809 Kentucky Finance Co., Inc., Middlesboro, Ky.
1904 Cumberland Avenue ..... Middlesboro

No. 890 Empire Finance Company of Monticello, Inc.
Town and Country Plaza ..... Monticello

No. 294 Peoples Loan Company
143 South Main Street ..... Monticello

No. 868 Beneficial Kentucky, Inc.
123 Flemingsburg Road ..... Morehead

No. 515 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Morehead
150 East Main Street ..... Morehead

No. 180 Kentucky Finance Co., Inc., Morehead, Ky.
139 East Main Street ..... Morehead

No. 224 Credithrift of America, Inc.
205 East Main Street ..... Morganfield

No. 784 Kentucky Finance Co., Inc., Mt. Sterling, Ky.
Maysville Road — Mt. Sterling Plaza ..... Mt. Sterling

No. 1024 Lexington Finance Co., Inc.
1105 Indian Mound Drive ..... Mt. Sterling

No. 1030 Aetna Finance Company, d/b/a ITT Financial Services
200 A. North 12th Street ..... Murray

No. 976 Fidelity Credit Corporation
715 South Twelfth Street ..... Murray

No. 800 Kentucky Finance Co., Inc., Murray, Ky.
106 South Fifth Street ..... Murray

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No. 158 USA Financial Services, Inc.
403 Maple Street ..... Murray

No. 833 Allied Financial Corporation
309 Monmouth Street ..... Newport

No. 831 Kentucky Finance Co., Inc., Nicholasville, Ky.
202 Edgewood Drive ..... Nicholasville

No. 967 AVCO Financial Services Two, Inc.
Route 41-A ..... Oak Grove

No. 798 Beneficial Kentucky, Inc.
Highway 41A — Between Gates 4 and 5 ..... Oak Grove

No. 992 Mercury Finance Company of Kentucky
Highway 41A - Box 509 ..... Oak Grove

No. 201 Aetna Finance Company d/b/a
ITT Financial Services
745 Carlton Drive ..... Owensboro

No. 667 BarclaysAmerican/Financial, Inc.
201 West Second Street ..... Owensboro

No. 869 Beneficial Kentucky, Inc.
525 Frederica Street ..... Owensboro

No. 2 Credithrift of America, Inc.
328 Frederica Street ..... Owensboro

No. 944 Fidelity Credit Corporation
209 W. Second Street ..... Owensboro

No. 917 Heights Finance Corporation
3600 Frederica ..... Owensboro

No. 167 Kentucky Finance Co., Inc., Owensboro, Ky.
2709 Parrish Avenue ..... Owensboro

No. 396 Kentucky Finance Co., Inc., No. 2, Owensboro, Ky.
219 St. Ann Street ..... Owensboro

No. 1020 Norwest Financial Kentucky, Inc.
4764 Frederica Street ..... Owensboro

No. 759 Peoples Security Finance Company, Inc.
211 West Second Street ..... Owensboro

No. 917	USA Financial Services, Inc. 3600 Frederica Street	Owensboro
No. 187	Aetna Finance Company d/b/a ITT Financial Services 5160 Hinkleville Road	Paducah
No. 980	AmeriCredit, Inc. 1408 Broadway	Paducah
No. 1046	City Finance Company d/b/a Public Finance Corporation 760 Broadway	Paducah
No. 916	Commercial Credit Loans, Inc. 923 Kentucky Avenue	Paducah
No. 147	Credithrift of America, Inc. 626 Broadway	Paducah
No. 850	Fidelity Credit Corporation 934 Broadway	Paducah
No. 760	Peoples Security Finance Company, Inc. 3017 Irvin Cobb Drive	Paducah
No. 205	USA Financial Services, Inc. 704 H. C. Mathis Drive	Paducah
No. 351	Kentucky Finance Co., Inc., Paintsville, Ky. 110 Main Street	Paintsville
No. 891	Paintsville Loan Company, Inc. 100 Main Street	Paintsville
No. 965	USA Financial Services, Inc. 97 Main Street	Paintsville
No. 348	Credithrift of America, Inc. 613 Main Street	Paris
No. 176	Kentucky Finance Co., Inc., Paris, Ky. 526 Main Street	Paris
No. 651	Kentucky Finance Co., Inc., Pikeville, Kentucky 126 South Mayo Trail	Pikeville

No. 564 Local Finance Company of Pikeville, Inc.
333½ Main Street ..... Pikeville

No. 139 Security Pacific Finance Corp. (DE)
106 Weddington Plaza ..... Pikeville

No. 77 Kentucky Finance Co., Inc., of Pineville, Ky.
104 Kentucky Avenue ..... Pineville

No. 536 Lincoln Finance Company of Pineville
107 Pine Street ..... Pineville

No. 363 Kentucky Finance Co., Inc., Prestonsburg, Kentucky
6 Court Street ..... Prestonsburg

No. 329 Security Pacific Finance Corp.
38 North Lake Drive ..... Prestonsburg

No. 59 Credithrift of America, Inc.
118 West Market Street ..... Princeton

No. 931 Fidelity Credit Corporation
1029 W. Main Street ..... Princeton

No. 801 Kentucky Finance Co., Inc., Princeton, Ky.
108 Main Street ..... Princeton

No. 721 Lincoln International Corp. d/b/a
Lincoln Finance Company
117 West Main Street ..... Princeton

No. 325 Credithrift of America, Inc.
Outer Westerfield Drive ..... Providence

No. 1021 Armor Finance Company
1600 North Dixie Boulevard ..... Radcliff

No. 817 AVCO Financial Services, Two, Inc.
593 Knox Boulevard ..... Radcliff

No. 863 Beneficial Kentucky, Inc.
728 Knox Boulevard ..... Radcliff

No. 545 Household Finance Corporation II
881 North Dixie Boulevard ..... Radcliff

No. 975 Mercury Finance Company of Kentucky
1491 North Dixie Highway ..... Radcliff

No. 1047 City Financial Company d/b/a
Public Finance Corporation
Southern Hills Plaza ..... Richmond

No. 616 Credithrift of America, Inc.
120 Big Hill Avenue ..... Richmond

No. 179 Kentucky Finance Co., Inc., Richmond, Ky.
Main and First Streets ..... Richmond

No. 1022 Lexington Finance Co., Inc.
2150 Lexington Road ..... Richmond

No. 837 Empire Finance Company of Russell Springs, Inc.
806 Key Village Shopping Center ..... Russell Springs

No. 1057 Tri City Financial Services of Russell Springs, Inc.
2 Steve Warner Drive ..... Russell Springs

No. 987 Fidelity Credit Corporation
Bethel Shopping Center ..... Russellville

No. 723 J.E. Stuart
Bethel Shopping Center ..... Russellville

No. 802 Kentucky Finance Co., Inc., Russellville, Ky.
198 West Fourth Street ..... Russellville

No. 565 USA Financial Services, Inc.
4141 Shelbyville Road ..... St. Matthews

No. 580 Salyersville Loan Company, Incorporated
Route 460 ..... Salyersville

No. 822 Kentucky Finance Co., Inc., Scottsville, Ky.
127 East Main Street ..... Scottsville

No. 120 Kentucky Finance Co., Inc., Shelbyville, Ky.
420 Main Street ..... Shelbyville

No. 511 Lincoln Finance Company, Inc.
617 Main Street ..... Shelbyville

No. 114 Aetna Finance Company d/b/a
ITT Financial Services
4917 Dixie Highway ..... Shively

No. 561 Credithrift of America, Inc.
5131 Dixie Highway ..... Shively

No. 1053 Manufacturers Hanover Consumer Services of America, Inc.
4638 Dixie Highway ..... Shively

No. 935 BarclaysAmerican/Financial, Inc.
605 Highway 27, South ..... Somerset

No. 870 Beneficial Kentucky, Inc.
601½ South Highway 27 ..... Somerset

No. 993 Credithift of America, Inc.
409 South Highway 27 ..... Somerset

No. 792 Kentucky Finance Co., Inc., No. 2, Somerset, Ky.
4183 South Highway 27 ..... Somerset

No. 347 Kentucky Finance Co., Inc., Somerset, Ky.
100 U.S. 27 South ..... Somerset

No. 227 Peoples Loan Company
Highway 27 and 80 ..... Somerset

No. 1026 Peoples Security Finance Co., Inc.
701 South Highway 27 ..... Somerset

No. 582 Ashland Finance Company of Kentucky
U.S. Highway 119 ..... South Williamson

No. 355 Springfield Finance Company
130 East Main Street ..... Springfield

No. 899 USA Financial Services, Inc.
410 East Main Street ..... Stanford

No. 598 Parkway Loan Company, Inc.
Main Street ..... Stanton

No. 862 Pioneer Credit Company
306 North Main Street ..... Tompkinsville

No. 659 Kentucky Finance Co., Inc., Versailles, Ky.
141 North Main Street ..... Versailles

No. 986 Consumer Lending Corporation
294 Court Street ..... West Liberty

No. 530 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Whitley City
401 South Main Street ..... Whitley City

No. 307 Empire Finance Company of Lexington, Inc. d/b/a
Empire Finance Company of Williamsburg
Jackson Mall ..... Williamsburg

No. 876 Kentucky Finance Co., Inc., Williamsburg, Ky.
402 Sycamore Street ..... Williamsburg

No. 131 Term Finance Company, Inc.
1408 North Main Street ..... Williamstown

No. 1048 City Finance Company d/b/a
Public Finance Corporation
ByPass Road-Kentucky Highway 1958 ..... Winchester

No. 622 Credithrift of America, Inc.
66 North Main Street ..... Winchester

No. 320 Kentucky Finance Co., Inc., Winchester, Ky.
2 South Main Street ..... Winchester

COMMONWEALTH OF KENTUCKY

FORTY-FIRST ANNUAL

INDUSTRIAL LOAN REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1986

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
INDUSTRIAL LOANS

(As of June 30, 1986)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

INDUSTRIAL LOAN EXAMINERS

SUPERVISORY EXAMINER
Bob A. Lawson

Charles K. Hampton
William C. Johnston

Notation: The condensed statement is as of June 30, 1986. However, the individual certificate listing is current to date of print.

CONDENSED STATEMENT OF ALL INDUSTRIAL LOAN COMPANIES AS OF JUNE 30, 1986

ASSETS

Cash on hand		$ 6,349
Cash in Depository Institutions		206,863
Investments		535,764
Industrial Loans	$ 5,174,321	
Conditional Sales Contracts	25,540,257	
Other Loans	21,278,897	
Total Loans	$ 51,993,475	
Less: Unearned Income	7,810,564	
Reserve for Loan Loss	673,711	
Loans, Net of Unearned and Reserves		43,509,200
Premises and Fixed Assets		127,122
Other Assets		2,733,543
TOTAL ASSETS		**$ 47,118,841**

LIABILITIES

Certificates of Investments	$ 1,710,502
Other Borrowed Money	24,627,945
Other Liabilities	1,304,241
Total Liabilities	**$ 27,642,688**

EQUITY CAPITAL

Capital Stock	$ 5,208,127
Surplus & Undivided Profits	13,723,691
Reserve for Certificates of Investments	830
Current Earnings	543,505
Total Equity Capital	**$ 19,476,153**
TOTAL LIABILITIES & EQUITY CAPTIAL	**$ 47,118,841**

COMPARATIVE STATEMENT OF ASSETS OF INDUSTRIAL LOAN COMPANIES

June 29, 1946	$ 432,786
June 30, 1947	843,587
June 30, 1948	1,207,448
June 30, 1949	998,520,38
June 30, 1950	725,995
June 30, 1951	1,002,486
June 30, 1952	1,260,935
June 30, 1953	1,197,125
June 30, 1954	1,145,154
June 30, 1955	1,337,078
June 30, 1956	3,351,255
June 29, 1957	6,674,101
June 30, 1958	7,624,233
June 30, 1959	12,027,595
June 30, 1960	25,016,928
June 30, 1961	29,533,306
June 30, 1962	38,986,576
June 29, 1963	47,926,026
June 30, 1964	62,498,295
June 30, 1965	74,443,666
June 30, 1966	83,269,104
June 30, 1967	92,253,814
June 30, 1968	106,979,831
June 30, 1969	118,607,417
June 30, 1970	128,303,693
June 30, 1971	130,666,763
June 30, 1972	144,585,041
June 30, 1973	182,173,895
June 30, 1974	212,063,191
June 30, 1975	203,572,673
June 30, 1976	208,046,246
June 30, 1977	224,595,496
June 30, 1978	238,484,239
June 30, 1979	268,877,377
June 30, 1980	254,058,175
June 30, 1981	255,953,218
June 30, 1982	165,942,225
June 30, 1983	69,058,748.
June 30, 1984	45,051,556
June 30, 1985	61,357,110
June 30, 1986	47,118,841

INDUSTRIAL LOAN COMPANIES HOLDING CERTIFICATES IN THE STATE OF KENTUCKY

No. 14 Commercial Credit Corporation
822 Thirteenth Street ..... Ashland

No. 542 Kentucky Finance, Inc.
1744 Winchester Avenue ..... Ashland

No. 543 Kentucky Finance, Inc.
116 North Third Street ..... Bardstown

No. 15 Commerical Credit Corporation
529 State Street ..... Bowling Green

No. 544 Kentucky Finance, Inc.
916 State Street ..... Bowling Green

No. 541 • Term Thrift Plan, Inc.
139 Fifth Street ..... Carrollton

No. 351 Peoples Security Investment, Inc.
U.S. 62 and 431 ..... Central City

No. 545 Kentucky Finance, Inc.
217 North Main Street ..... Corbin

No 546 Kentucky Finance, Inc.
1324 Hustonville Road ..... Danville

No. 196 Commercial Credit Corporation
Helmwood Plaza Shopping Center ..... Elizabethtown

No. 547 Kentucky Finance, Inc.
Governor's Manor Shopping Center ..... Elizabethtown

No. 370 Associates Financial Services Corporation of Boone County
7830 U.S. Highway 42 ..... Florence

No. 492 Union Trust, Incorporated
7861 Dream Street ..... Florence

No. 548 Kentucky Finance, Inc.
Eastwood Shopping Center ..... Frankfort

No. 482 Peoples Security Investment, Inc.
727 North Main Street ..... Franklin

No. 549 Kentucky Finance, Inc.
305 Happy Valley Road ..... Glasgow

No. 217 Grayson Industrial Loan
303 East Main Street ..... Grayson

No. 17 Commercial Credit Corporation
Highway 421, South ..... Harlan

No. 550 Kentucky Finance, Inc.
Village Center Shopping Center ..... Harlan

No. 302 Commercial Credit Corporation
401 Memorial Drive ..... Hazard

No. 551 Kentucky Finance, Inc.
Morgan Street ..... Hazard

No. 552 Kentucky Finance, Inc.
141 North Main Street ..... Henderson

No. 352 Peoples Security Investment, Inc.
East Gate Shopping Center - 1658 Second Street ..... Henderson

No. 553 Kentucky Finance, Inc.
Ninth and Virginia ..... Hopkinsville

No. 353 Peoples Security Investment, Inc.
1313 South Virginia Street ..... Hopkinsville

No. 554 Kentucky Finance, Inc.
725 River Road ..... Irvine

No. 9 Associates Financial Services Corporation of Lexington
3101 Clays Mill Road ..... Lexington

No. 465 Kentucky Finance, Inc.
1265 North Broadway ..... Lexington

No. 92 Kentucky Industrial Credit Co., Inc.
135 North Limestone Street ..... Lexington

No. 95 Lexington Finance Industrial Plan Co.
110 West Short Street ..... Lexington

No. 489 Shelter Financial Services, Inc.
2433 Regnecy Road ..... Lexington

No. 319 Union Trust, Inc.
149 West Vine Street ..... Lexington

No. 10 Associates Financial Services Corporation of Louisville
2241 Hikes Lane ..... Louisville

No. 30 Chrysler First Financial Services Corporation
1250 Bardstown Road - Mid-City Mall ..... Louisville

No. 161 Credithrift of America Corporation
2602 South Preston Street ..... Louisville

No. 187 Empire Industrial Plan
1001 Bardstown Road ..... Louisville

No. 509 Freedom Industrial Finance Company
8406 Preston Highway ..... Louisville

No. 555 Kentucky Finance, Inc.
7100-C2 Preston Highway ..... Louisville

No. 216 Public Industrial Loan Company
4761 Dixie Highway ..... Louisville

No. 131 Union Trust, Inc.
100 West Liberty Street ..... Louisville

No. 388 Union Trust, Inc.
9289 Hurstbourne Lane ..... Louisville

No. 215 Commercial Credit Corporation
552 East Center Street ..... Madisonville

No. 556 Kentucky Finance, Inc.
40 West Main Street ..... Madisonville

No. 354 Peoples Security Investment, Inc.
108 Madison Square Shopping Center ..... Madisonville

No. 557 Kentucky Finance, Inc.
123 West Broadway ..... Mayfield

No. 558 Kentucky Finance, Inc.
13 East Second Street ..... Maysville

No. 559 Kentucky Finance, Inc.
22 Village Square Shopping Center ..... Middlesboro

No. 560 Kentucky Finance, Inc.
Maysville Road ..... Mt. Sterling

No. 561 Kentucky Finance, Inc.
106 South Fifth Street ..... Murray

No. 569 AVCO Financial Services of Kentucky, Inc.
Route 41A ..... Oak Grove

No. 562 Kentucky Finance, Inc.
219 St. Ann Street ..... Owensboro

No. 355 Peoples Security Investment, Inc.
211 West Second Street ..... Owensboro

No. 20 Commercial Credit Corporation
923 Kentucky Avenue ..... Paducah

No. 356 Peoples Security Investment, Inc.
3017 Irvin Cobb Drive ..... Paducah

No. 563 Kentucky Finance, Inc.
110 Main Street ..... Paintsville

No. 564 Kentucky Finance, Inc.
126 South Mayo Trail ..... Pikeville

No. 565 Kentucky Finance, Inc.
6 East Court Street ..... Prestonsburg

No. 566 Kentucky Finance, Inc.
102 East Main Street ..... Richmond

No. 567 Kentucky Finance, Inc.
100 U.S. 27, South ..... Somerset

No. 568 Kentucky Finance, Inc.
2 South Main Street ..... Winchester

COMMONWEALTH OF KENTUCKY

SIXTY-EIGHTH ANNUAL

SAVINGS AND LOAN REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1986

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
SAVINGS AND LOANS

(As of June 30, 1986)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

CONDENSED STATEMENT OF SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1985

ASSETS

Cash on hand and in Depository Institutions		$ 6,738,281
Mortgage Loans	$ 66,588,398	
Non-Mortgage Loans	1,074,409	
Total Loans		$ 67,662,807
Investment Securities		4,861,520
Fixed Assets		937,540
Other Real Estate		339,700
Other Assets		3,076,623
TOTAL ASSETS		**$ 83,616,471**

LIABILITIES

Savings Accounts and Savings Certificates	$ 77,664,287
Borrowed Money	300,000
Other Liabilities	1,813,726
Total Liabilities	**$ 79,778,013**

REGULATORY NET WORTH

Reserves	$ 2,631,628
Undivided Profits	1,206,830
Total Regulatory Net Worth	**$ 3,838,458**
TOTAL LIABILITIES AND REGULATORY NET WORTH	$ 83,616,471

COMPARATIVE STATEMENT OF ASSETS OF SAVINGS AND LOAN ASSOCIATIONS

December 31, 1918	$ 26,600,601
December 31, 1919	31,097,839
December 31, 1920	35,595,076
December 31, 1921	40,092,313
December 31, 1922	42,428,750
December 31, 1923	55,196,457
December 31, 1924	64,192,657
December 31, 1925	74,704,132
December 31, 1926	85,509,916
December 31, 1927	97,438,412
December 31, 1928	110,805,706
December 31, 1929	118,928,259
December 31, 1930	121,821,567
December 31, 1931	118,475,593
December 31, 1932	110,937,464
December 31, 1933	106,004,053
December 31, 1934	80,808,940
December 31, 1935	66,128,626
December 31, 1936	58,937,366
December 31, 1937	53,739,582
December 31, 1938	52,715,924
December 31, 1939	51,754,060
December 31, 1940	49,921,541
December 31, 1941	48,836,730
December 31, 1942	39,430,777
December 31, 1943	40,475,801
December 31, 1944	43,265,236
December 31, 1945	47,471,370
December 31, 1946	53,404,092
December 31, 1947	57,770,413
December 31, 1948	63,844,167
December 31, 1949	66,520,703
December 31, 1950	73,926,195
December 31, 1951	82,751,058
December 31, 1952	93,738,468
December 31, 1953	108,578,525
December 31, 1954	123,945,022
December 31, 1955	139,393,039
December 31, 1956	151,597,904
December 31, 1957	165,103,961
December 31, 1958	181,803,128

December 31, 1959	198,212,752
December 31, 1960	215,837,742
December 31, 1961	241,062,333
December 31, 1962	260,131,164
December 31, 1963	284,114,822
December 31, 1964	314,438,284
December 31, 1965	338,178,768
December 31, 1966	269,507,942
December 31, 1967	280,615,506
December 31, 1968	197,652,827
December 31, 1969	191,596,629
December 31, 1970	198,939,497
December 31, 1971	225,744,094
December 31, 1972	188,438,187
December 31, 1973	173,907,134
December 31, 1974	176,689,094
December 31, 1975	184,436,739
December 31, 1976	158,264,605
December 31, 1977	156,250,413
December 31, 1978	147,466,827
December 31, 1979	144,532,841
December 31, 1980	116,237,189
December 31, 1981	100,783,211
December 31, 1982	100,809,082
December 31, 1983	103,951,261
December 31, 1984	79,234,061
December 31, 1985	83,616,471

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

COVINGTON	Burnett Building and Loan Association	
	Total Assets	7,989,031
FORT THOMAS	Fort Thomas Building and Loan Association	
	Total Assets	43,046,715
LEBANON	Marion County Savings and Loan Association	
	Total Assets	6,461,962
MADISONVILLE	Madisonville Building and Loan Association	
	Total Assets	26,118,763

COMMONWEALTH OF KENTUCKY

ANNUAL SECURITIES REPORT

THOMAS B. MILLER
COMMISSIONER

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF SECURITIES

(As of January 1, 1987)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ronda S. Paul

EXAMINERS
Lewis L. Kelly
Mark P. Akin
Randall R. Aubrey

BROKER DEALER COORDINATOR
Teresa H. Fisher

ATTORNEY
William E. Doyle

INVESTIGATORS
James L. Cloar
Thresa M. Jagnow

MUTUAL FUND COORDINATOR
Angie M. Matthews

ISSUERS

(Activity During 1986)

	REVENUES	NUMBER OF FILINGS	
		Received	Approved
REGISTRATIONS	$1,363,415	1863	1411
EXEMPTIONS	44,915	826	826

LICENSES

(As Of January 1, 1987)

	REVENUES	NUMBER
BROKER-DEALERS	$ 89,040	742
AGENTS (Broker-Dealer)	775,550	15,511
AGENTS (Issuer)	10,000	200
INVESTMENT ADVISORS	9,500	95

ENFORCEMENT ACTIONS

(During 1986)

INVESTIGATIONS	81 (Opened)	66 (Closed)
ORDERS ISSUED	11	